



Great expectations

While 9 in 10 U.S. consumers say experience is critical to evaluating health care, fewer than half rate the U.S. health system as good.¹ That's why UnitedHealthcare is focused on delivering solutions and support designed to help make care more personalized, supportive and transparent – like the kind of experiences employees have with many of the services they use every day.



Must-haves for a personalized, supportive and transparent experience

- 88%**
of consumers surveyed want either more or the same amount of technology for health and wellness management over the next 5 to 10 years²
- 64%**
of consumers prefer companies that tailor experiences to their individual needs⁴
- ≈ 3 in 4**
employees said they would be more likely to stay with an employer if it provided health and wellness offerings that were tailored to their personal needs⁶
- 73%**
of surveyed employees said they want more education on company benefits⁸



Intuitive digital experiences

- **More connected experience** with member care, benefits and claims information all in one place
- **Personalized care recommendations** based on a member's benefits package and personal preferences

570+

digital enhancements completed by UnitedHealthcare in 2025 to help simplify the experience for members³



Personalized support

- **1:1 support** – connects members with expert help to navigate benefits, resolve care concerns and simplify every step of the health care journey
- **Always-on AI companion** – delivers personalized support and answers to help members feel more confident and informed in every health decision

Up to
2–4%

in medical total cost of care savings for employers with enhanced UnitedHealthcare Advocacy⁵



Transparency and choice

- **Health plan designs** that offer greater visibility into costs and help reduce confusion by eliminating deductibles and coinsurance
- **Ability for members to select** the health, wellness and lifestyle offerings that best fit their needs and preferences

↓ 23%

lower cost among **Surest®** members who shopped for more than half of their care than members using the same services on a traditional plan⁷



Awareness and plan engagement

- **Communications plans** that aim to drive better awareness of available offerings and more effective utilization of the health system
- **Wellness programs** that encourage a healthier lifestyle and increase employee engagement with benefits

3.4x

more visits to the **UnitedHealthcare® app** among rewards participants⁹

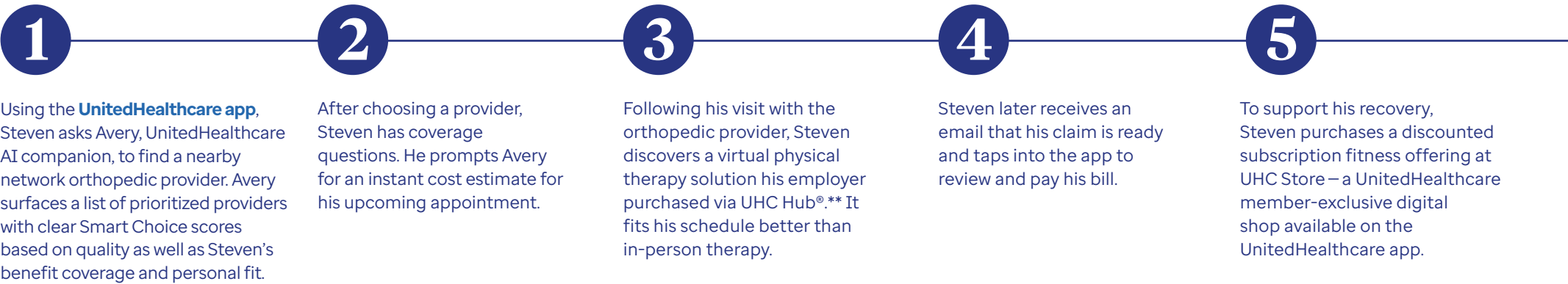
continued

Learn how UnitedHealthcare is delivering a better member experience >



What does a better member experience look like?

See how UnitedHealthcare digital tools and other solutions work together to help Steven* navigate the health system after injuring his back during a basketball game.



4 actions employers can take



* Member profiles and scenarios are fictional. Health outcomes are not guaranteed.

** UHC Hub® is a portfolio of selected vendors employers can choose from to complement existing offerings.

¹ The Beryl Institute - Ipsos PX Pulse Consumer Perspectives on Patient Experience in the U.S. Beryl Institute, Feb. 2025. Available: https://theberylinstitute.org/wp-content/uploads/2025/02/TBI_PXPulse_Q2_Feb2025_v2.pdf.

² Gleeson, Cailey. 71% of US adults use health-related apps, 64% devices: report. Fierce Healthcare, May 19, 2026. Available: <https://www.fiercehealthcare.com/digital-health/71-us-adults-use-health-related-apps-report>.

³ UnitedHealthcare internal analytics, Dec. 2025.

⁴ 2026 Consumer Experience Trends Report. Qualtrics. Available: <https://www.qualtrics.com/ebooks-guides/customer-experience-trends/>.

⁵ 2022–2023 UnitedHealthcare study of 617 employers confirmed previously estimated savings for customers transitioning from Core to Enhanced Advocacy, using risk continuous enrollment analysis.

⁶ Benefits Disconnect: New Study Reveals 73% of Employees Would Stay for Better Personalized Programs. Risk & Insurance, Sept. 15, 2025. Available: <https://riskandinsurance.com/benefits-disconnect-new-study-reveals-73-of-employees-would-stay-for-better-personalized-programs/>.

⁷ Surest 2025 member-level shopping and total cost of care analysis.

⁸ 2024 Employee Financial Wellness Report. Payroll Integrations, 2024. <https://www.businesswire.com/news/home/20240919989299/en/73-of-Employees-Want-More-Education-on-Company-Benefits-Employers-HR-Administrative-Burdens-Are-Getting-in-the-Way>. Accessed: June 10, 2026.

⁹ UnitedHealthcare Consumer Digital Product Report, Nov. 2024.

¹⁰ UnitedHealthcare internal analytics, Jan. 2026.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Advocate services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Where available, members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access a cost estimate, and under Find Care to search for care. Level Funded and Neighborhood Health Partnership members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access average cost data, and under Find Care to search for care.

Avery is an AI companion that uses generative artificial intelligence to provide general information and educational assistance. Avery’s responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions’ Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Some products are not available in all states. Amounts paid under a Lifestyle Spending Account (LSA) may be subject to federal, state, and local taxes. Employers should consult with a tax specialist to determine whether they have any tax obligations from members’ use of an LSA to purchase offerings from the UHC Store. LSA offerings and options are subject to change.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.