



Supporting employees with family-centric benefits



Employees often balance their jobs with caring for their families. Offering benefits that help support them may lead to a healthier and more productive workforce.

Millennials (the generation born between 1981 and 1996) are currently the largest generation group in the U.S.,¹ making up 42% of the workforce, according to UnitedHealthcare data.² And employers have seen a shift in what these employees need from their health benefits.

For instance, while 62% of Millennials surveyed said they believed that work is central to their identity, many also indicated that work-life balance is a priority and top consideration when choosing a new employer.³

This is likely driven by the fact that many Millennials and Gen Xers (those born between 1965 and 1980) are often referred to as the “Sandwich Generation,” — adults between their 30s and 50s who are simultaneously caring for their parents and children.

In fact, with nearly 71% of employees globally identifying as caregivers⁴ — including 78% of Millennials and 74% of Gen Xers — it’s no wonder these employees expect more complete, family-centric health benefits that support a broad spectrum of needs. And when working parents feel supported by their employer, they are more likely to be healthier and to stay with that employer. In fact, every \$1 spent on childcare benefits by employers drives an \$18.93 return on investment.⁵

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of surveyed employees identified themselves as caregivers globally, including 78% of Millennials and 74% of Gen Xers⁴

Offering these 4 benefits may help deliver more of what matters to employees:

- 1 Behavioral health benefits
- 2 Women’s health* benefits
- 3 Caregiver support
- 4 Financial support

*“Women’s health” is a broader term used to describe conditions, services or supportive programs and resources, not to describe those we support. We provide supportive resources for all eligible individuals, regardless of gender identity.

continued

1 Behavioral health benefits

Mental health remains a significant concern for Millennials, who reported higher levels of anxiety and depression compared to older generations. In fact, 39% of Millennials surveyed said they felt stressed or anxious at work most of the time.³ This may be due to feelings of burnout in the workplace, or external workplace factors like financial concerns and caregiving responsibilities.

Employers may support their employees' well-being by offering **behavioral health benefits** with access to a robust network of specialists, self-care resources and digital tools that are available 24/7.

Digital tools are designed to help employees get the behavioral health care they need, when they need it. For instance, the **UnitedHealthcare® app** and **myuhc.com®** allow members to search for behavioral health providers by specialty. And if they are unsure about where to start, answering a few confidential behavioral health questions may get them headed in the right direction.

Offering a mix of in-person and virtual therapy options lets employees decide what format works best for their schedules. Selecting a carrier with an expansive **behavioral health provider network** may also be important to help employees access care in a timely manner. UnitedHealthcare understands the importance of a broad and diverse provider network and has expanded its behavioral health network by more than 52,000 providers, including more than 41,000 virtual network providers in the last year alone.⁶

For employees who prefer to take a self-guided approach, self-care apps like Calm Health include programs and resources—such as educational content and meditation tools—that may help them build life skills to better cope with stressors.

82% of employees are currently at risk of burnout in the workplace⁷

2 Women's health benefits

In order to attract and retain top talent, employer-sponsored plans need to provide benefits that support women **throughout all of life's stages**.

For example, Millennials drive the highest number of OB/GYN visits per member per year (PMPY) of any other generation, representing the top health care cost driver for that age group.⁸ They also drive the highest number of emergency room (ER) visits, with 10% of those being pregnancy-related.⁸ And with ER visits costing between 15–52x more than alternative sites of care,⁸ it makes sense for employers to offer family planning benefits and to help educate employees on their **site of care** options.

For employees starting families, preventive screenings, maternity care and postpartum care are essential. And for those who delay starting families, other family-building benefits may be in higher demand as women age and may find it more difficult to conceive. This may include coverage for fertility treatments, such as IVF, as well as support for adoption and surrogacy.

Through the **UHC Hub™**, UnitedHealthcare offers self-funded employers the option of including Maven, a digital platform that serves as a one-stop-shop vendor to provide women employees with real-time support. And employers that have offered Maven have seen a 96% increase in loyalty among employees utilizing this platform.⁹

The UnitedHealthcare Virtual Specialist offering is another option. Accessible through the UnitedHealthcare app, the program provides access to a virtual clinic, which is equipped to handle women's health care needs, ranging from contraception to endometriosis.

10% of Millennials' ER visits are pregnancy-related⁸

3 Caregiver support

For employees with children between 10 and 19 years old, adolescent health services are important—especially since girls have twice as many claims for anxiety, depression and trauma than boys their age.⁸

Neurodevelopmental disorders are also common among this age group, with the most common diagnoses being attention-deficient/hyperactivity disorder (ADHD) at 43% and autism spectrum disorder (ASD) at 35%.¹⁰ Parents of adolescents impacted by a neurodevelopmental disorder may face a variety of challenges, including access to affordable medications and an increased risk of mental health challenges.

Substance use is also a concern for parents of adolescents. While the use of alcohol and high-risk substances has harmful physical consequences, it may also lead to mental illness and potential addiction issues.¹¹

Employers can provide access to family advocates who may help parents navigate care options for children with complex medical and behavioral health needs. For instance, **UnitedHealthcare Advocates** can support employees in their search for short- and long-term care options, as well as available clinical programs to help with specific conditions.

Child and Family Behavioral Health Coaching, which offers coaching support to children up to 17 years of age with low- to moderate-severity behavioral health needs and their caregivers, may also help. The personalized process focuses on a behavioral, functional or other goal-oriented partnership between a coach and family based on evidence-based treatment methods.

In addition to raising their children, many employees within the “Sandwich Generation” also take care of aging parents. And bouncing between the workplace, childcare and parent medical appointments may be complicated and exhausting for those employees. That’s why flexible family leave policies and remote or hybrid work models are becoming increasingly attractive to these employees. Policies that allow for phased returns to work may also be helpful in easing the transition for new parents or those dealing with family health crises.

Multi-faceted digital options like Cleo—available through the **UHC Hub**—help employees better balance the responsibilities of family, health and work. Cleo is designed to provide support for finding childcare, transitioning through children’s different school levels, caring for older adults, transitioning to senior housing and more.



60%

of caregivers reported having worked while feeling physically unwell⁴



48%

reported feeling stressed in their everyday life due to their caregiving responsibilities⁴

4 Financial support

Financial stress may significantly impact mental and physical health — feelings of anxiety and depression, lack of sleep and digestive problems may all stem from financial stress.¹² And financial stress isn't uncommon, as surveyed Millennials and Gen Zers cited their finances and the welfare of family among their top stress drivers, with half reportedly living paycheck to paycheck.³

With a focus on **financial wellness** programs that educate employees about how to **better manage their finances**, employers may help alleviate that stress while also providing coverage to support them financially when needed.

Programs and resources that educate employees on topics including budgeting, saving for emergencies and planning for retirement may increase their financial literacy and help them feel more in control of their finances.

Another more tangible way employers may help is by including coverage that directly impacts health care costs. For instance, **UnitedHealthcare Benefit Ally**[®] provides employees with financial support in the event of a covered unexpected medical event, such as an ER visit, treatment for a critical illness like cancer or a hospital stay. Benefit Ally is bundled with existing supplemental health benefits and medical plans, streamlining the administrative process for employers.

Preloaded debit cards like **Care Cash**[®] from UnitedHealthcare—which can be used toward visits to network primary care providers, virtual visits, urgent care and more—are another way employers may help alleviate the financial stress that can come with medical expenses.

By providing tools and resources to help employees better manage their finances, they may be less likely to put off or delay care due to financial issues.



50%

of Millennials and Gen Zers reported living paycheck to paycheck³

18% higher likelihood to experience financial hardship from medical expenses among caregivers compared to non-caregivers⁴

Learn more

Contact your broker, consultant or UnitedHealthcare representative or visit uhc.com/broker-consultant or uhc.com/employer

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¹ Resident population in the United States in 2023, by generation. Statista, July 5, 2024. Available: <https://www.statista.com/statistics/797321/us-population-by-generation/>.

² Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.

³ 2023 Gen Z and Millennial Survey. Deloitte, 2023. Available <https://www2.deloitte.com/content/dam/Deloitte/sj/Documents/deloitte-2023-genz-millennial-survey.pdf>.

⁴ Health on Demand 2023. Mercer Marsh Benefits. Available: <https://www.mercer.com/assets/global/en/shared-assets/global/attachments/pdf-2023-health-on-demand-report.pdf>.

⁵ The R.O.I. of Caregiving Benefits. The Fifth Trimester and Vivvi, 2024. Available: https://go.vivvi.com/hubfs/The-R.O.I.-of-Caregiving-Benefits_WhitePaper_Vivvi_The-Fifth-Trimester_2024.pdf.

⁶ SURE Network Summary Dashboard, Commercial E&I and non-E&I UBH General Networks Q4 2023 (Jan. 1, 2024 data); Deanna DuBois, Jan. 31, 2024.

⁷ Mercer 2024 Global Talent Trends Report. Available: <https://www.mercer.com/assets/global/en/shared-assets/local/attachments/pdf-2024-global-talent-trends-report-en.pdf>.

⁸ Based on UnitedHealthcare claims incurred between Jan. 1, 2022, to Dec. 31, 2023, and paid through Jan. 31, 2024. Members continuously enrolled Jan. 1, 2022, to Dec. 31, 2023.

⁹ Maven book of business, 2024. UnitedHealthcare has not verified the data provided by Maven.

¹⁰ UnitedHealth Group internal data based on a comparison of current medical and pharmacy plan data of Health Action Council plan sponsors from April 2021 through March 2022, paid through June 2022, as well as historical data dating back to 2012.

¹¹ High-Risk Substance Use Among Youth. Center for Disease Control Adolescent and School Health. Available: <https://www.cdc.gov/healthyyouth/substance-use/index.htm>. Accessed: May 30, 2024.

¹² How financial stress impacts your health (and 5 tips to deal). Calm. Available: <https://www.calm.com/blog/financial-stress>. Accessed: June 10, 2024.

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Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Advocate4Me 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.

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Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide family-building support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

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