



Employees expect more holistic and inclusive benefit plans

Increasing employee expectations around their health benefits puts pressure on employers to enhance their offerings and better support employees and their families.

The last few years have shifted the way employees view their work-life balance, and that's led to mounting pressure on employers to think beyond traditional benefits when developing benefit packages. As a result, 70% of large employers and 50% of small employers indicated they were planning to enhance their benefit packages in 2023.¹

Plus, employee stress and burnout are higher now than they were pre-pandemic, making expanded and more customizable behavioral health, medical care and wellness programs a priority.² A recent report found that 87% of employees believe their employers need to reevaluate benefits to reflect this shift and offer options that address more current preferences.³

And, with employee-driven turnover expected to reach 20% in 2023, employers that expand their benefit offerings may be more successful at retaining talent.⁴ After all, providing access to the care and wellness resources employees need could go a long way to ensure a healthier and more productive workforce.

So how can employers put together a more attractive package for current and prospective employees? One way is by focusing on health benefits that foster a more holistic approach to employee health and wellness. Such benefits may include:⁵

- Developing a clear strategy that defines the objectives of well-being initiatives
- Establishing a company-wide culture of health
- Recognizing that behavioral health is paramount to combatting stress and mental illness
- Promoting 'human-centric' health options that meet a variety of employee needs



“Employees continue to want more from their employer in terms of the benefits they offer. Whether it’s access to expanded fertility support, family-friendly benefits or benefits specific to the LGBTQ+ community, employers need to take notice if they want to enhance their employee’s health care experience.”

Craig Kurtzweil

Chief Analytics Officer
UnitedHealthcare Employer & Individual

Broadening the idea of family-friendly benefits

Paid parental leave is probably the first thing most people think about when considering family-friendly benefits, but that may not be the case any longer. The concept of family-friendly benefits has expanded to include options that support employees through different stages of life and help them achieve work-life balance.

A family-friendly benefits package may include:⁶

- Paid leave for parents for birth, adoption and surrogacy instances
- Child and elder care assistance
- Fertility services for all families, including LGBTQ+
- College coaching and scholarship opportunities
- Financial advising or planning

It may be surprising to see financial advising or planning services listed as a family-friendly benefit, but a recent survey by Milken Institute found that 57% of U.S. adults are considered financially illiterate about basic financial concepts.⁷ That financial uncertainty can cause stress and anxiety among employees, which is why employers may want to consider adding financial support to their benefits plan.

Voluntary or employee-paid benefits, such as legal assistance, pet insurance and identity theft protection, are benefits employers can offer at a cost so employees can customize their benefits to their individual situation. Employers are increasingly aware of the importance of adding these as part of their overall employee benefit package.⁸ And as they are employee-paid, they have the potential to add perceived value with minimum impact to an employer's bottom line.

While the demand for lifestyle benefits grows, employers have the opportunity to be more competitive when seeking to attract talent.

Women are looking for more than maternity leave

Employers are also starting to understand that maternity leave is no longer enough when it comes to supporting the unique needs of women. In fact, 86% of women listed health insurance as one of the top 2 benefits they look for when considering a new job.⁹

It's becoming more common to see health plans that expand the concept of women's health beyond maternity leave, from preconception family planning through post-menopausal care. A recent survey found that 37% of employers offer one or more of these type of benefits.¹

For instance, the Fertility Solutions Plus benefit offered through Maven includes virtual preconception resources and support from experienced fertility nurses to help employees learn about available treatment options and find specialists.

Postmenopausal women may be at increased risk for certain health conditions like cardiovascular disease, osteoporosis and urinary tract infections. It's important for them to remain supported after menopause with access to screenings for bone density and pelvic exams to proactively identify any changes.¹⁰

It's not uncommon for women to be in the workforce through many of these life stages, so employers should consider ways to support them beyond maternity leave.



“We’re hearing from women that they’re looking for expanded maternity benefits, like more ultrasounds covered during pregnancy. But they’re also looking for additional benefits that are tailored to them, that support them postpartum and beyond.”

Chris Swaser

Director
Strategic Insights
UnitedHealthcare Employer & Individual



Embracing diversity, equity and inclusion

Employers who want to promote diversity, equity and inclusion (DEI) within their workforce should ensure their benefits mirror that.

For instance, 20% of the Generation Z population identifies as LGBTQ+. ¹¹ As this growing segment enters the workforce, they'll more than likely be looking to work for employers who offer customized solutions that meet their unique needs.

Those solutions may include having a list of designated providers with experience in transgender care, support for gender identity affirmation when in conflict with gender at birth, adoption for non-traditional families and fertility coverage for growing LGBTQ+ families, among other types of DEI-specific coverage. Additional benefits could include gender-affirming surgeries and access to care after the fact.

When it comes to designing a benefits plan that attracts and retains talent, employers should realize that a one-size-fits-all approach may leave some segments of their workforce dissatisfied. Today's workforce spans multiple generations, LGBTQ+ communities and families at various stages of development.

Employers who understand recruiting and retaining talent aren't just about salary—but also about benefits that inclusively support employees and their families—may have a competitive advantage over those who don't. And if employees are satisfied, there's a good chance increased productivity will follow. ¹²

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¹ Health & benefit strategies for 2023. Mercer, May 13, 2022. Available: <https://www.mercer.us/content/dam/mercer/attachments/private/us-2022-health-benefit-strategies-for-2023-survey-report.pdf>

² Kawamoto, D. 5 steps for using care to unlock employee happiness and health. Human Resource Executive, Mar. 20, 2023. Available: <https://hrxexecutive.com/5-steps-to-unlocking-workplace-happiness-and-holistic-health-with-care/>

³ U.S. Job Market Report: 2022 Trends. Joblist, Jan. 6, 2022. Available: <https://www.joblist.com/jobs-reports/2022-trends-united-states-job-market-report>

⁴ Holistic Employee Wellness Can Help Recruit and Retain Talent: The pandemic has illuminated what's most important to employees. PlanSponsor, July 07, 2022. Available: <https://www.plansponsor.com/thought-leadership/holistic-employee-wellness-can-help-recruit-retain-talent/>

⁵ 5 steps towards a more holistic approach to employee wellbeing. Willis Towers Watson. Available: <http://www.wtw-healthandbenefits.co.uk/hr-resources/advice-and-top-tips/5-steps-towards-a-more-holistic-approach-to-employee-wellbeing>. Accessed: May 2023.

⁶ Employers prioritize family-friendly benefits. Willis Towers Watson, June 3, 2020. Available: <https://www.wtwco.com/en-US/insights/2020/05/employers-prioritize-family-friendly-benefits>. Accessed: May 2023.

⁷ Hawthorne, J. Why every employee benefits program should include financial education. BenefitsPro, April 7, 2023. Available: <https://www.benefitspro.com/2023/04/07/why-every-employee-benefits-program-should-include-financial-education/>

⁸ 2021 Emerging Trends in Health Care Survey. Willis Towers Watson, May 27, 2021. Available: <https://www.wtwco.com/en-US/insights/2021/05/2021-emerging-trends-in-health-care-survey>

⁹ Mason, N. Hayes, J. The Pandemic Effect: Women Want Good Pay, Health Coverage, and Better Benefits as They Re-Enter Workforce. Institute for Women's Policy Research, Mar. 2022. Available: https://iwpr.org/wp-content/uploads/2022/03/The-Pandemic-Effect_Survey-Brief_FINAL.pdf

¹⁰ What Health Changes Should You Expect Postmenopause? Healthline, May 29, 2020 Available: <https://www.healthline.com/health/menopause/postmenopausal-health>. Accessed: May 2023.

¹¹ Jones, J. LGBT Identification in the U.S. Ticks Up to 7.1%. Gallup, Feb. 17, 2022. Available: <https://news.gallup.com/poll/389792/lgbt-identification-ticks-up.aspx>

¹² Top 5 Family-Friendly Employee Benefits in 2023. BeMo, Mar. 31, 2023. Available: <https://bemoacademicconsulting.com/blog/family-friendly-employee-benefits>

Fertility Solutions Plus program 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 this program is for your information only. It is provided as part of your health benefit plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

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