



Health & Wellness Update

August 2025



August National Health Observance: Sleep Health Awareness and Health Literacy Awareness Month

August is Sleep Health and Health Literacy Awareness Month. Check out the following UnitedHealthcare educational resources to learn more about these topics:



[Sleep for health](#)

[Sleep apnea symptoms and treatments](#)

[Types of health insurance costs](#)

[How to manage and estimate health care costs](#)

[Click here to learn more](#)

United at Work Presentation of the Month:

Health Insurance 101



Health Insurance 101

Health literacy is an important topic that should be discussed frequently, as many Americans do not understand health insurance terminology. In the Health Insurance 101 presentation, you will learn about different healthcare spending accounts, preventive care guidelines, and where to go when you need care. [Click here](#) to view the presentation.

United
Healthcare

[En Español](#)

[Click here for the presentation](#)

Healthy tip flier of the month.

Healthier Insurance 101

Facts about lack of health insurance literacy in the United States:

About half (51 percent) of Americans do not understand the basic health insurance terms premium, deductible and copay. When thinking about healthcare math, less than 20% of individuals are able to calculate their out-of-pocket costs accurately. Lastly, nearly 90% of adults have difficulty using health information to make informed decisions¹. [Click here](#) for some in-depth definitions of common insurance terminology.

Health tip: Insurance 101

UnitedHealthcare | Health Tip



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Insurance Terminology

1. **Premium:** The amount that must be paid for your health insurance plan. This is normally paid monthly, quarterly, or yearly and it usually comes out of your paycheck.³
2. **Deductible:** The amount you owe for covered health services before your health plan begins to pay. There are individual deductibles and family deductibles.²
3. **Coinurance:** Your share for the cost of covered health care services; a percentage of the cost. Generally, after you meet your deductible, you pay coinsurance for covered health services. This is usually a percentage of the cost, with you paying a percentage and the insurance company paying a percentage. For example, if the coinsurance is 80/20, that means the member pays 20% after the deductible is met and the insurance pays 80% after the deductible is met.²
4. **Co-Payment:** A fixed amount you pay for a covered health service at the time of service. Not all plans have co-payments.
5. **Out of Pocket Limit:** The most you pay before your health plan begins to pay 100% of the allowed amount.²
6. **Allowed Amount:** The maximum payment the plan will pay for a covered health care service.²
7. **Preventive Care:** Includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.³
8. **Diagnostic Care:** Include care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them. Diagnostic care may include many different types of things including office visits, labs, x-rays, CT scans, MRIs.³

continued



En Español

[Click here to learn more tips](#)

1. CDC. https://www.cdc.gov/health-literacy/php/about?CDC_AAref_Val=https://www.cdc.gov/healthliteracy/learn/index.html. 2024. Accessed October 2024.
- 2.

Research corner:

Insufficient Sleep

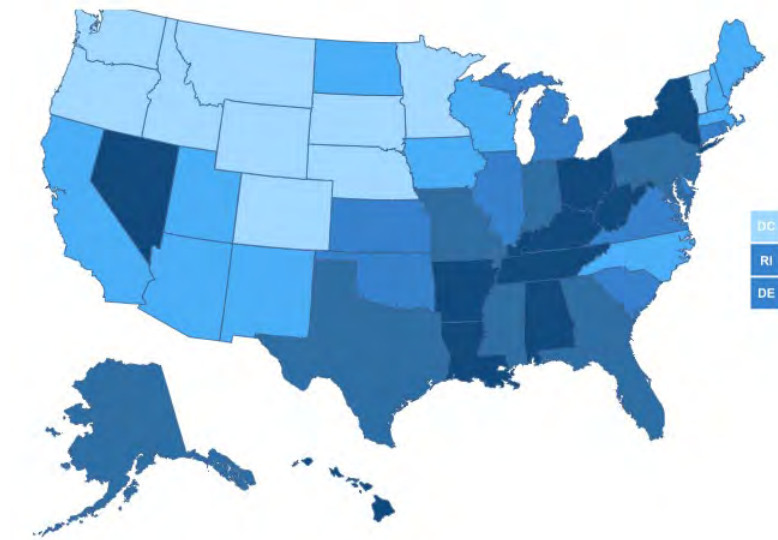


Why does this matter?

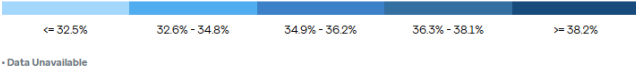
Insufficient sleep is a public health challenge. Sleep is critical for basic [functions](#) such as cognitive processing, mood regulation, blood sugar level and immune system response. Insufficient sleep is a risk factor for many chronic diseases, including cancer, depression, diabetes, hypertension and obesity.

Insufficient Sleep by State

Percentage of adults who reported sleeping, on average, less than seven hours in a 24-hour period



Data from U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, 2022



Insufficient sleep is also associated with reduced productivity and quality of life and increased symptoms of depression and anxiety, as well as [increased risk](#) of motor vehicle accidents, industrial accidents and medical errors. Drowsy driving caused 693 deaths in the United States in 2022 or 1.6% of all motor vehicle fatalities.

A 2016 report by the Rand Corporation estimated that insufficient sleep costs \$41 billion in missed work days and reduced productivity.

Insufficient Sleep

U.S. Value: 35.5%

Top State #1: Minnesota, Vermont: 29.6%

Bottom State #50: Hawaii: 45.6%

Definition: Percentage of adults who reported sleeping, on average, less than seven hours in a 24-hour period.

Who is affected?

According to America's Health Rankings analysis, the [prevalence](#) of insufficient sleep is higher among:

- Adults ages 18-64 compared with those ages 65 and older, who have the lowest prevalence of insufficient sleep
- Hawaiian/Pacific Islander, Black, multiracial and American Indian/Alaska Native adults compared with Asian, white and Hispanic adults.
- Adults with lower levels of education compared with college graduates.
- Adults with an annual household income less than \$25,000 compared with those with incomes of \$75,000 or more.
- Adults who have difficulty with self-care, cognition or independent living compared with adults without a disability.
- Lesbian; gay, bisexual and queer (LGPQ+) adults compared with straight adults.
- Adults who have served in the U.S. armed forces compared with adults who have not served.

Additional research shows [shift work](#) schedules decrease sleep quality, which increases the risk of developing chronic sleep problems.

What works?

The National Institutes of Health [recommends](#) that adults sleep seven to eight hours and school-aged children sleep between eight and 12 hours nightly. Everyone should follow a sleep schedule. Making up for lost sleep through naps may provide short-term energy boosts but does not provide the health benefits gained by regular, [adequate nighttime sleep](#).

Limiting [electronic devices](#) before bedtime may improve sleep quality – the blue light emitted by electronic devices can interfere with the body's circadian rhythm.

Policy solutions to address insufficient sleep in the U.S. are limited, though some industries have taken steps to reduce the hazards of insufficient sleep among their workers. For example, in 2011, the Accreditation Council for Graduate Medical Education limited the number of hours [medical residents](#) could work consecutively, which led to increased safety among employees and patients.

Data Source & Year(s): U.S. Department Health and Human Services, Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System 2022

Suggested Citation: America's Health Rankings analysis of U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, United Health Foundation, [AmericasHealthRankings.org](https://www.americashealthrankings.org), accessed 2025.

[Click here to see how your state ranks](#)

Quick Videos.

How a Health Plan Works



Let's make healthier happen

A health plan that's easier to understand and simpler to use — that's what we're all about it. Get the scoop on your benefits and feel confident knowing what your plan has to offer.

How a Health Plan Works

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



August is Healthy Vision Month

Healthy Vision Month 2025: Healthy Lives, Healthy Eyes

You've heard that the eyes are the window to the soul – but did you know they're also a window to your health? When you make healthy lifestyle choices, like eating a balanced diet and staying physically active, you are also protecting your vision. In fact, there are several health conditions, like diabetes or high blood pressure, that can increase your risk of some eye diseases. Making healthy choices for your overall health can protect your eye health, too.

For Healthy Vision Month 2025, we're sharing facts about why you should make eye health a priority. Learn how to protect your vision now and in the future with these eye health resources.



Protect your vision today

There's a lot you can do to keep your eyes healthy and protect your vision, like eating healthy foods, staying active, wearing sunglasses, and regularly getting a dilated eye exam.

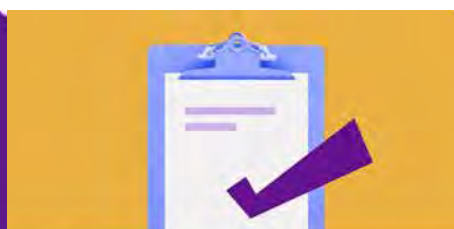
[Get the full picture](#) ➤



Test your eye health IQ

Are you an expert in all the things you can do to protect your eye health? Our Eye Health Quiz will measure your knowledge!

[Take the quiz](#) ➤



Explore eye health resources

It's easy to spread the word about the importance of protecting your eye health when you share these helpful resources from NEI, including handouts, fact sheets, videos, and more.

[Share the facts about healthy vision](#) ➤

For more information about Healthy Vision Month, visit [Healthy Vision Month | National Eye Institute](#) website.

Learn more about Healthy Vision Month

Source: [Healthy Vision Month | National Eye Institute](#)



Member Resources – Pharmacy and prescription drug benefits



UnitedHealthcare Members

Prescription drugs can play an important role in your health, whether you need them every day or once in a while. Knowing how your benefits work may help you fill your prescriptions more easily and help manage costs. [Click here](#) to walk through how to use your pharmacy and prescription drug benefits.

**Pharmacy and Prescription drug
benefits**

En Español

What's on the menu?



Strawberry Yogurt Pops

Strawberries and yogurt are all you need for this healthy frozen snack! They're a great after school snack or late night dessert!

[En Español](#)

MyPlate Food Groups



 Fruits
 Dairy

1/4 cups
1/4 cups

INGREDIENTS

- 1 cup low-fat strawberry yogurt
- 6 large strawberries, fresh or frozen
- 1 ice cube tray (or paper cups)

INSTRUCTIONS

1. Cut strawberries into small pieces.
2. Mix fruit and yogurt.
3. Divide into 4 small paper cups, (or 8 ice cubes) and place in popsicle sticks (or cut paper straws).
4. Freeze.
5. Enjoy as a frozen treat!

Nutrition Information:

Yield: 4, Serving Size: ¼ recipe

Prep time: 15 minutes, Cook time: 0 minutes, Total time: 15 minutes

Calories – 71
Carbohydrates – 14 g
Protein – 3 g
Fat – 1 g
Saturated Fat – 0 g
Sugars – 13 g
Fiber – 1 g
Sodium – 36 mg
Cholesterol – 2 mg

[Click here for the recipe](#)

Source: [Strawberry Yogurt Pops | MyPlate](#)

September Preview

- Health Observance: Immunization Awareness & Obesity Awareness Month
- Health Tip Flier of the Month: Healthier Weight
- United at Work Presentation: Healthier Weight
- Video of the month: Real Appeal

**United
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Insurance coverage provided by or through
UnitedHealthcare Insurance Company or its affiliates.
Administrative services provided by United
HealthCare Services, Inc. or their affiliates. Health
Plan coverage provided by or through
UnitedHealthcare of AZ/NM, Inc.