Health & Wellness Update

December 2025

December National Health Observance:

Self-care Awareness and

Financial Well-being Awareness Month

December's health observances are Self-care Awareness and Financial Well-being Awareness Month. Check out the following UnitedHealthcare educational resources to learn more about these topics:

[Benefits of practicing gratitude](#)

[Seasonal affective disorders and way to help cope](#)

[Understanding financial well-being](#)

[Social isolation and loneliness](#)

Click here to learn more

United at Work Presentation of the Month:

Healthier Travel

During this presentation, you may learn how to stay safe and healthy while traveling. Specifically, we will discuss signs and symptoms of jet lag and identify risks that may be associated with traveling.

En Español

United Healthcare

Click here for the presentation

Healthy tip flier of the month.

Financial Well-being


UnitedHealthcare | Health Tip

Health tip: Financial well-being

Stress about money and finances may have a significant impact on Americans. Nearly 72% of adults report feeling stressed about money at least some of the time.[1]

Financial issues may take a huge toll on your mental and physical health. Money worries may adversely impact one's sleep, self-esteem, and energy levels. It may leave you feeling angry, ashamed and fuel tension and arguments with those closest to you. It may exacerbate pain and mood swings and even increase your risk of depression and anxiety.[1]

Financial well-being defined

There are many definitions for financial well-being, but the definition that seems to capture it best is that financial well-being is a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life.[2] Other definitions may include feeling in control financially, the capacity to absorb a financial set-back, being on track to meet financial goals, or having the flexibility to make choices with your money.

Financial distress

Let's take a look at what financial distress may look like. Here are some questions to ask yourself that may indicate warning signs of financial distress.[3]

- Are you withdrawing loans against your retirement savings?
- Are you having preventable medical issues that could have been avoided, but you didn't go to the doctor because of cost?
- Are you asking for payday advances?
- Are you missing work with unexpected absences?
- Are you spending time dealing with personal finances while at work?

Keep an eye on your credit score

There are many options available to get your credit score. You may check with your bank, your credit card company, or other sources such as Credit Karma® and annualcreditreport.com. One of the most important things you can do to improve your credit score is pay your bills by the due date. You can set up automatic payments from your bank account to help you pay on time, but be sure you have enough money in your account to avoid overdraft fees.

Understand how your credit score is determined[4]

- Do you pay your bills on time?
- What is your outstanding debt?
- How long is your credit history?
- Have you applied for new credit recently?
- How many and what types of credit accounts do you have?
- Do you have any collection actions against you?

What your FICO® credit score means[4]

You can think of a FICO Score as a summary of your credit report. This number measures how long you have had credit, how much credit you have, how much of your available credit is being used, and if it is being paid on time. FICO scores generally range from 300 to 850, though industry-specific FICO scores have a slightly broader 250 – 900 score. Higher FICO scores demonstrate lower credit risk, and lower FICO scores demonstrate higher credit risk.

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En Español

Click here to learn more about Financial well-being

1 Help Guide, Coping with Financial Stress. https://www.helpguide.org/articles/stress/coping-with-financial-stress.htm. June 2023. Accessed October 2023.

AMERICA'S HEALTH RANKINGS®
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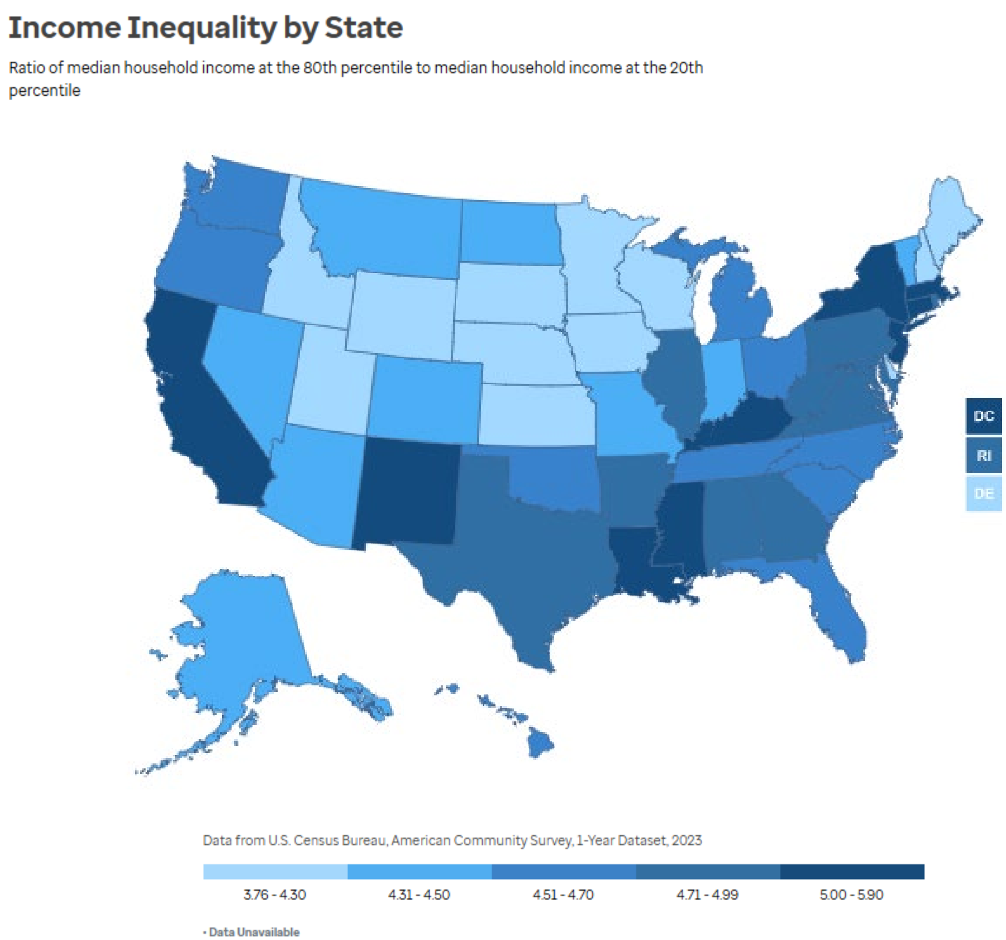
Research corner:

Income Inequality in United States



Why does this matter?

Research shows an association between higher income disparity and poorer overall population health. Income disparity generates chronic stress, which can lead to negative health outcomes.

Income inequality has increased over the past 50 years in the United States, with the top 20% of earners receiving more than half of all U.S. income in 2023. The negative impacts of income inequality on the U.S. economy are expected to worsen in coming years, diminishing gross domestic product (GDP) growth. Compared with other countries, the United States has higher income inequality than most other Organization of Economic Cooperation & Development countries.

Income Inequality in the United States

U.S. Value: 4.87

Top State #1: Utah: 3.76

Bottom State #50: New York: 5.78

Definition: Ratio of median household income at the 80th percentile to median household income at the 20th percentile

Who is affected?

Income inequality affects society as a whole. However, those with the lowest incomes suffer the most. Populations more affected by income inequality include:

- Women compared with men.
- Black adults, who consistently have the lowest median income compared with Asian, non-Hispanic white and Hispanic households.
- Adults with low educational attainment. Lower educational attainment is associated with worse jobs and lower earnings.
- Those living in nonmetropolitan areas compared with those living in metropolitan areas.

What works?

Investing in education is an effective strategy to reduce income disparity. According to a 2019 study, if every state increased its population of college graduates by 1%, it would increase the national GDP by an estimated $103.5 billion. Another important area of focus for policymakers is redistributive tax policies, such as the earned income tax credit, which has been proven to reduce wealth disparities. The Peterson Institute for International Economics offers additional solutions from inequality experts for reducing income inequality, which include expanding tax policies, improving access to education and childcare and increasing the federal minimum wage.

Data Source & Year(s): U.S Census Bureau, American Community Survey, 1-Year Dataset, 2023

Suggested Citation: America's Health Rankings analysis of U.S. Census Bureau, American Community Survey, 1-Year Dataset, United Health Foundation, AmercasHealthRangings.org, accessed 2025.

Click here to see how your state ranks

Quick Videos.

Digital tools – UnitedHealthcare Mobile app

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.

Digital tools – UnitedHealthcare Mobile app

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.

En Español

Member Resources –

Get pregnancy resources and maternity support online, anytime

Find resources for before, during and after pregnancy

Whether you're thinking about having a baby or have one on the way, you probably have questions. With maternity support from UnitedHealthcare, you'll find the information and support you need, throughout your pregnancy and after giving birth. Using our various member tools and resources, you'll find help to learn what you need to know, including:

- What to expect during your pregnancy
- How to stay healthy before, during and after your pregnancy
- Ways to manager your health through pregnancy and postpartum

Maternity support is designed to work for all mothers, no matter what the pregnancy journey looks like.

Get started with maternity support

If you're a UnitedHealthcare member, sign in to your member account to watch maternity video courses to learn what to expect during each trimester, plus get tips on nutrition, exercise, breastfeeding, postpartum and more.

More Like This

What's on the menu?

Baked Pasta with Chicken and Broccoli

If you're not familiar with whole grain pasta, try different brands and varieties to find your favorite because they all have different flavors and consistencies. Not only does this dish freeze well, but it also can be cooked the night before you want to eat it and re-heated for dinner.

Real Appeal Recipes

Recipes marked with this icon can be doubled or tripled then divided up into separate portions, stored in airtight containers and refrigerated for a day or two or frozen for future meals. Save time, control portions and always have an answer to "what's for dinner?" with this stable of homemade frozen dinners.

As you can see below, there are a few other icons that help you easily flag vegetarian, vegan and super-quick recipes.

Keep in mind, you can substitute other condiments or seasonings for the herbs and spices listed in these recipes. We kept seasonings to a minimum so you don't have to buy dozens of bottles; you'll notice we use the same one (such as thyme or oregano) in several different recipes.

vegetarian vegan 5-minute meal multiple portions

INGREDIENTS

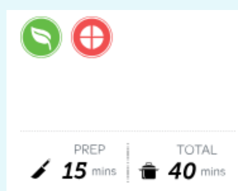
- 5 ounces uncooked 100 percent whole wheat, brown, quinoa or whole grain pasta (about 3 ½ cups cooked)
- 2 cups chopped broccoli
- 2 cloves garlic, finely chopped
- Cooking oil spray
- ¼ teaspoon salt
- Freshly ground black pepper

- ¼ cup part-skim ricotta cheese (Vegetarians: ½ cup)
- 1 egg
- ¾ cup marinara sauce, one with less than 500 mg sodium per ½ cup
- 1-pound skinless, boneless rotisserie chicken meat, chopped or 2 1/3 cups leftover chicken or any skinless boneless chicken (Vegetarians: Substitute 1 15-ounce can white beans (preferably low sodium or no-salt-added), drained and rinsed and seasoned with 1 tablespoon olive oil and dash salt)
- ½ cup shredded part-skim mozzarella cheese

INSTRUCTIONS

1. Preheat oven to 425^{o}
2. Cook pasta according to package directions.
3. While pasta is cooking, place broccoli and garlic on a sheet tray and coat with cooking spray, salt, and pepper to taste. Bake 5 minutes.
4. In a medium bowl, combine ricotta cheese and egg. Once pasta is cooked, mix in pasta and broccoli.
5. Fill the bottom of an 8-inch-square or 9-inch-round ovenproof dish with sauce, top with chicken (or white beans) and broccoli mixture and finish with mozzarella.
6. Bake until cheese is bubbly, about 15 minutes. Turn oven to broil and cook until top is brown, about 2 more minutes. Serve.

Nutrition Information:



Yield: 4, Serving Size: 1

Calories – 430
Carbohydrates – 38 g
Protein – 40 g
Fat – 14 g
Saturated Fat – 5.1 g
Sugars – 5 g
Fiber – 2 g
Sodium – 362 mg
Cholesterol – 132mg

Click here for the recipe

Source: Real Appeal – Real Food recipes – page 84

January Preview

- Health Observance: Preventive Care, Cervical Health Awareness and Wintertime Safety Month
- Health Tip Flier of the Month: Cold Weather and Wintertime Safety
- United at Work Presentation: Cold Weather and Wintertime Safety
- Video of the month: Heart of the Matter – Darren's Story

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