

YOUR LIFE > EVER

THERE'S MORE WORTH KNOWING ABOUT OUR TOTAL REWARDS



UnitedHealth Group

Diversity creates a healthier atmosphere: equal opportunity employer M/F/D/V
UnitedHealth Group is a drug-free workplace. Candidates are required to pass a drug test before beginning employment. © 2008 UnitedHealth Group. All rights reserved.

> THERE'S SOMETHING **GREATER** AT WORK HERE

At UnitedHealth Group, it's our mission to help people lead healthier lives. This is the motivation that drives us to achieve a better way – to achieve more often – to make the most of our collective resources. It could also be what convinces so many smart, committed and talented people to work with us.

A career with UnitedHealth Group may never be easy, but it is energizing and fulfilling just the same. The way we care, the way we think, the way we treat one another – there is truly something greater at work here.

UnitedHealth Group is working to create the health care system of tomorrow. We're bringing better quality health care to more people in more places. We're using information systems, data collection tools and outcome analysis in ways that are new to our industry and the world.

Read on and learn about the competitive benefits we offer our employees as part of their total rewards.

And consider your future by visiting

<http://careers.unitedhealthgroup.com/>.

Fast Facts

- UnitedHealth Group is a diversified health and well-being company dedicated to helping people live healthier lives.
- UnitedHealth Group serves over 73 million individuals worldwide.
- We have the largest network of physicians, hospitals, health facilities and caregivers in the United States.
- UnitedHealth Group operates in all 50 states and internationally.
- Our lines of business include: UnitedHealthcare, Ovations, AmeriChoice, OptumHealth, Ingenix and Prescription Solutions.
- Since 1995, we ranked first or second in the FORTUNE Magazine survey of the most admired health care companies in America.
- UnitedHealth Group has been ranked in the Top 5 of the Business Week 50, four years in a row.



Be Rewarded for Your Healthy Choices!

UnitedHealth Group wants to motivate and reward our employees for the smart and healthy steps they take every day. The *Your Rewards for Health Program* supports proven, healthy actions to help achieve the best health possible – and offers opportunities to earn credits to offset medical premium costs.

The *Your Rewards for Health Program* is a points-based incentive program that rewards health and wellness activities. The program is designed to help UnitedHealth Group employees and spouses or domestic partners covered under a UnitedHealth Group Medical Plan option meet their wellness goals and achieve their greatest possible health by providing personalized health action recommendations. Employees covered under the PacifiCare and Sierra Medical Plan options are not eligible to participate in this program.

Health & Wellness Benefits

UnitedHealth Group offers comprehensive, competitive rewards program that provides you with choices to create a strategy for meeting your current and future health, well-being and financial needs. Health and wellness benefits are available for regular full-time and part-time employees. The company contributes to the cost of medical, vision and dental coverage for you and your eligible dependents. You pay a portion of these costs on a pre-tax basis via convenient payroll deductions, unless otherwise noted as after-tax.

Medical Options

UnitedHealth Group offers three consumer-driven medical options with different premiums, deductibles, and out-of-pocket maximums. The covered medical services are the same under all of the coverage options, and each option provides 100 percent network preventive care coverage. To find a network provider, go to www.myuhc.com/groups/uhg. (Note: Medical options may vary by location; not all are shown below.)

- **Select Saver Medical Option**

With this medical option, you and the company contribute to a Health Savings Account (HSA). You own the account and can use the balance for eligible medical expenses incurred today or in the future. Your unused balance rolls over year after year and is fully portable. This option has mid-range premiums and network deductibles of \$1,550/single, \$2,400/person and \$3,100/family.

- **Super Saver**

With this medical option, you and the company contribute to a Health Savings Account (HSA). You own the account and can use the balance for eligible medical expenses incurred today or in the future. Your unused balance rolls over year after year and is fully portable. This option has the lowest premiums and network deductibles of \$2,400/person and \$4,800/family.

- **HRA (may be discontinued in 2011)**

With this medical option, the company adds credits to the Health Reimbursement Account (HRA). This option may be eliminated in 2011 and any remaining balance as of 12/31/10 would be forfeited. This option has the highest premiums and network deductibles of \$1,350/single and \$4,050/family.

Vision Options

The Vision Plan provides access to UnitedHealthcare Vision's nationwide network of providers, which include private practice optometrists and ophthalmologists, as well as conveniently located retail stores. To find a network provider, go to www.myuhc.com/groups/uhg.

- **Materials Option**

This vision option provides coverage for eye exams and for frames, basic lenses and contact lenses. You may elect this option if you **are enrolled** in the UnitedHealth Group Medical Plan. Eye exams are covered under your medical plan coverage option, but other non-medical vision services are not.

- **Exam and Materials Option**

This vision option provides coverage for eye exams and for frames, basic lenses and contact lenses. You may elect this option if you **are not enrolled** in the UnitedHealth Group Medical Plan.

- **Materials PLUS Option**

This vision option covers everything under the Materials Option, plus it offers additional materials coverage at 100 percent only when obtained through a UnitedHealthcare Vision network provider. Coverage includes tints, UV coatings, progressive lenses, polycarbonate lenses and more. You may elect this option if you **are enrolled** in the UnitedHealth Group Medical Plan. Eye exams are covered under your medical plan coverage option, but other non-medical vision services are not.

- **Exam and Materials PLUS Option**

This vision option covers everything listed under the Exam and Materials Option in addition to the coverage provided in the Materials PLUS Option when obtained through a UnitedHealthcare Vision network provider. You may elect this option if you **are not enrolled** in the UnitedHealth Group Medical Plan.

Dental Options

The Dental Plan offers two coverage options, both of which allow you to obtain dental services from network and non-network providers. However, you'll receive a higher level of benefits when you see a network provider. To find a network provider, go to www.myuhc.com/groups/uhg.

- **Basic Option**

Provides coverage for preventive and basic services, such as oral exams, cleanings, X-rays, fillings and root canals.

- **Comprehensive Option**

Provides coverage for preventive and basic services in addition to major and orthodontia services (for children to age 19), such as crowns, inlays and dentures.



Flexible Spending Accounts

- **Health Care Flexible Spending Account (Health Care FSA)**

The Health Care FSA Plan lets you put money aside from your paycheck pre-tax to pay for certain eligible health care expenses for you and your eligible dependents.

Note: There are two types of Health Care FSAs: full-purpose and limited-purpose. You are eligible for only one type of account, based on your medical option. If you are enrolled in an HSA-eligible plan, you can enroll only in the Limited-Purpose Health Care FSA to pay for eligible dental and vision expenses. This rule applies even if you don't actually open an HSA.

- **Dependent Care Reimbursement Account (DCRA)**

The DCRA Plan lets you put money aside from your paycheck pre-tax to pay for certain eligible dependent care expenses for your eligible DCRA dependents.

- **Commuter Expense Reimbursement Account Plan (CERA)**

The CERA Plan lets you put money aside from your paycheck pre-tax to pay for certain eligible commuter expenses.

Life Insurance Plan Coverage Options

- **Basic Term Life Insurance with Accidental Death and Dismemberment (AD&D)**

UnitedHealth Group provides basic life insurance with AD&D coverage on an after-tax basis for full-time and part-time employees. Full-time employees may elect to limit the company-paid basic life insurance to \$50,000.

- **Supplemental Term Life Insurance with AD&D**

Full-time employees may purchase supplemental life with AD&D coverage on an after-tax basis up to a maximum of \$2,000,000 (basic and supplemental combined).

- **Dependent Term Life Insurance with AD&D**

Full-time employees may purchase dependent life insurance with AD&D coverage on an after-tax basis for your spouse/domestic partner and/or child(ren).

Short-Term Disability (STD)

UnitedHealth Group automatically provides Basic STD coverage at no cost to you. Basic STD coverage offers a benefit of 60 percent of eligible compensation.

Supplemental Short-Term Disability (STD)

Employees can elect to purchase Supplemental STD, which provides an additional benefit of 20 percent of eligible compensation, for a total STD Plan benefit of 80 percent of eligible compensation.

Long-Term Disability (LTD)

UnitedHealth Group pays the full cost of your LTD coverage. Your benefit, if approved, is generally 60 percent of base salary. You will have the option to elect to have the premiums that UnitedHealth Group pays for your LTD coverage treated as taxable income to you, and if you make that election, the benefits you receive under the LTD Plan will not be taxable income to you.



Competitive Compensation Opportunities

Base Pay

Your initial base pay at UnitedHealth Group is reflective of the market and what you bring to the job, however, it is not the only component of your direct compensation package. You are also eligible for other performance-based compensation opportunities including base salary increases, incentives and stock awards.

Rewarding Results

All employees are eligible for an incentive plan; the most widely used is the Rewarding Results Plan. This plan is one way we recognize the contributions of our employees. Incentive awards through Rewarding Results are based on each employee's contribution and the performance – both financial and non-financial – of each business unit.

The Rewarding Results Plan features two award opportunities:

- The opportunity for special, performance-based awards (known as the Spot Awards) throughout the year (employees at grades 28 and below); and
- A year-end incentive performance-based opportunity paid in first quarter of the following year.



Financial Fitness

401(k) Savings Plan

The UnitedHealth Group 401(k) Savings Plan is an essential part of your retirement and savings benefits. It is easy to see how the plan is a smart way to start or continue planning for your financial future.

Eligible employees are automatically enrolled at a three percent contribution unless you choose to opt out of the plan or elect a different contribution rate. You can contribute up the IRS maximum contribution amount, which is \$16,500 for 2010. Automatic annual increases make saving easy.

After completing one year of service, you are eligible to receive company matching contributions to help retirement savings grow faster. In 2010, the maximum employer match is four percent of your eligible pay if you contribute six percent of your eligible pay. You become 100 percent vested after you have completed two years of service.

Employee Stock Purchase Plan (ESPP)

The ESPP is an important part of your total rewards and an easy way to buy UnitedHealth Group common stock at a 15 percent discount. The ESPP offers these advantages:

- Invest in UnitedHealth Group – The ESPP enables you to invest in company stock at a discount while working toward the company's success.
- Buy at a discount – The 15 percent discount on the stock purchase price is the most generous decrease allowed by law for this type of purchase plan. By comparison, some companies offer only a five percent discount or no discount at all.
- Lookback provision – The 15 percent discount is applied to the stock price at the beginning or end of the six-month purchase period – whichever price is lower. Some companies offer no such lookback provision.

Work & Life Benefits

Paid Time Off (PTO)

Under UnitedHealth Group's PTO program, you're granted a set number of PTO days to use when you're away from your job for personal, sick or vacation time. You accumulate PTO grants each pay period.

The chart below reflects the 2010 PTO annual grant schedule for employees working 40 hours a week. If you work less than 40 hours a week, your PTO grants are pro-rated based on your standard work week.

2010 PTO Annual Grant Schedule	Years of Service		
	Less than 5	5 - 9	10+
Grades 20-24, SBA	18 days	23 days	28 days
Grades 25-32, SBI, SBL, SSL, M1-M4	23 days	28 days	28 days

Holidays

Each year, UnitedHealth Group generally recognizes eight company holidays. Eligibility varies according to when employees begin work with UnitedHealth Group.

Tobacco-Free Workplace

UnitedHealth Group is a tobacco-free workplace and actively supports every employee who has a desire to quit using tobacco. We offer OptumHealth's free QuitPower® Program, and we also offer 100 percent coverage or reimbursement for two courses of select smoking cessation drugs.

Employee Assistance Program (EAP)

The EAP is an important resource for work/life issues.

- OptumHealth NurseLine registered nurses are available to help you determine if you need to visit your physician or if there are self-help alternatives you can try. You can also receive information over the phone on topics such as: medical procedures you may be considering, chronic health conditions, budgeting for a planned expense, or the effectiveness of generic drugs.
- OptumHealth Employee Assistance (EAP) counselors are available to provide you support for life's challenges. You can receive referrals to a clinical network of EAP specialists and behavioral health providers, attorneys, financial advisors and specialists in child and eldercare needs, community resources, management consultation, and critical incident services.

Education Reimbursement

- Full-time employees can qualify for up to \$5,250 per calendar year for job-related coursework in accredited programs
- Part-time (20 hours or more per week) employees can qualify for up to \$5,250 per calendar year for job-related coursework in accredited programs

Adoption Assistance Plan

- Full-time: Eligible expenses reimbursed up to \$5,000 for each adopted child
- Part-time (20 hours or more per week): Eligible expenses reimbursed up to \$2,500 for each adopted child



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