All of us at UnitedHealth Group are bound by more than our mission and our culture. While we’re each one-of-a-kind, we share an incredible enthusiasm for living. When it comes time to recognize the hard work of our employees, we’ve put together programs and options that fully address our unique lifestyles and needs. From fitness to financial planning, it’s our way of saying thanks for doing your life’s best work™

Health & Wellness Benefits

We offer competitive health and well-being options for regular full-time and part-time employees who work at least 20 hours per week. The company contributes to the cost of medical and dental coverage for you and your eligible dependents. You pay your share of medical and dental premiums on a pre-tax basis through convenient payroll deductions.

Medical Plan Options

UnitedHealth Group believes that consumer-directed health plans, in which everyone takes charge and engages in their own health, lead to lower health care costs for everyone.

For example, the account-based medical plan options are designed with lower premiums and higher deductibles. They also feature a Health Savings Account (HSA) and incentives to make smart choices about when to seek care and what health care providers to see.

These plans also cover preventive health services at no cost to encourage healthy behaviors.*

To find a network provider, visit uhg.welcometouhc.com.

Low-Premium Plan, Balanced Plan and Low-Deductible Plan

These three plans differ in their premiums, deductibles and out-of-pocket maximums. When enrolling in any of these plans, an HSA is provided through Optum Bank and can be used for eligible health care expenses, such as your deductible. The company contributes up to $500 for single coverage or $1,000 for family coverage to your HSA. You can access these funds as soon as your coverage begins through a feature called HSA Now. You can also contribute your own pre-tax money through convenient payroll deductions. You own this HSA and can start, stop or change your contributions at any time.

* The information being provided is meant to be a summary and any discrepancy with the plan documents, the plan documents will govern.
A Total Rewards plan that measures up to your life’s best work

UnitedHealth Group 2017
Total Rewards Summary

Primary Care Plan
The Primary Care Plan is available in 32 states and the District of Columbia. Unlike the consumer-directed plans, you must select a primary care physician (PCP) from the network for yourself and each covered dependent. Your PCP coordinates your care. The plan offers a lower premium and lower deductible, but less provider choice/flexibility.

Rally for Health Wellness Incentive Program
UnitedHealth Group rewards employees on their journey to becoming their personal best through the Rally for Health wellness incentive program. You and your covered spouse/domestic partner can earn financial rewards up to $600 each for completing certain health actions.

Dental Options
The Dental Plan offers two options, both of which allow you to obtain dental services from network and non-network providers.

Vision Options
The Vision Plan offers three options for vision services and materials, including eye exams, frames, lenses and contact lenses.

Flexible Spending Accounts
The Full-Purpose Health Care Flexible Spending Account (FSA), the Limited-Purpose Health Care FSA, the Family Care Plan FSA and the Commuter Expense Reimbursement Account Plan let you set aside pre-tax money from each paycheck to pay for certain eligible expenses.

Short-Term Disability (STD) & Long-Term Disability (LTD)
UnitedHealth Group pays the full cost of your coverage under these plans. Supplemental STD is available for purchase.

Life Insurance
Basic Term Life Insurance with Accidental Death and Dismemberment (AD&D)
Full-time employees receive two times benefit compensation with Accidental Death & Dismemberment (AD&D) coverage for full-time employees at no cost. Part-time employees receive $10,000 coverage at no cost.

Supplemental Term Life Insurance and AD&D
Full-time employees may purchase supplemental life and AD&D coverage on an after-tax basis equal to one to five times their benefit compensation, up to $3 million of combined Basic and Supplemental Life Insurance.

Spouse/Domestic Partner Life Insurance and AD&D
Full-time employees may purchase life insurance up to $250,000 and AD&D coverage on an after-tax basis for spouses/domestic partners.

Child Life Insurance
Full-time employees may purchase life insurance on an after-tax basis for dependent children in either $5,000 or $10,000 amounts per child.
Competitive Compensation Opportunities

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

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 your contribution and the performance — financial and non-financial — of each business unit.

Bravo! Recognition Program
Bravo! is the UnitedHealth Group global employee recognition program that provides an opportunity for employees to recognize others and be recognized for demonstrating our values — integrity, compassion, relationships, innovation and performance — and collaboration and leadership in the work we do every day.

Financial Fitness

401(k) Savings Plan
The UnitedHealth Group 401(k) Savings Plan is an essential part of your retirement and savings benefits and a smart way to strengthen your financial fitness.

Eligible employees are automatically enrolled at a three percent pre-tax contribution rate. You can choose to increase your rate, contributing up to 50 percent of eligible pay, decrease your rate, or opt out of the plan. Choose from either the pre-tax and/or Roth after-tax options.

After completing one year of service, you are eligible to receive company matching contributions to help your retirement savings grow faster.

The maximum employer match is 4.5 percent of your eligible pay if you contribute at least six percent of your eligible pay each pay period. You become 100 percent vested in company matching contributions after completing two years of service.

Employee Stock Purchase Plan
The UnitedHealth Group Employee Stock Purchase Plan (ESPP) provides a convenient way to participate in company ownership. Through the ESPP, you can purchase shares of UnitedHealth Group common stock at a discount using after-tax payroll deductions.
The ESPP offers these advantages:

- The plan’s 15 percent discount on the stock purchase price is the most generous discount allowed by law for this type of stock purchase plan. Some companies offer only a five percent discount or no discount at all.

- 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 (also called a lookback provision). Some companies offer no lookback provision.

- Making after-tax deductions during each pay period is a simple way to set aside money to invest in your future. Before deciding to enroll, consider the risks associated with investing in company stock.

UnitedHealth Group Credit Union

The UnitedHealth Group Credit Union, a division of BCU, offers affordable banking services and helps you save for the future. Some of the benefits of banking with the UnitedHealth Group Credit Union include:

- Reduced banking fees
- Low loan rates
- High savings interest rates
- Mobile banking capabilities

On-site branches, banking services and ATMs are available at select locations.

Work & Life Benefits

Paid Time Off

Under the UnitedHealth Group Paid Time Off (PTO) program, you accrue 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. PTO is offered to employees working 20 or more hours a week.

Holidays

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

Education Reimbursement

Employees who work full time or at least 20 hours per week can qualify for up to $5,250 per calendar year for job-related coursework in accredited programs.

Adoption Assistance Plan

Full-time employees can be reimbursed for up to $5,000 in eligible expenses for each adopted child. Part-time employees who work 20 hours or more per week can be reimbursed for up to $2,500 in eligible expenses for each adopted child.

Solutions for Caregivers

A service for caregivers designed to provide professional care planning and coordination services.
UnitedHealth Group 2017
Total Rewards Summary

Employee Discounts
UnitedHealth Group strives to help people live healthier lives, including our employees. To support this mission, we provide you with information about free or reduced-cost healthy living programs and services including discounts to well-known external fitness and nutrition companies. These programs may be available even if you are not enrolled in a UnitedHealth Group medical plan.

Employee Assistance Program
The Employee Assistance Program (EAP) is a free resource for work/life issues. It offers confidential counseling services over the phone, online and in person, 24 hours a day, 365 days a year for you and your family.

Voluntary Benefits
Critical Illness Protection Plan
The Critical Illness Protection Plan provides financial support if you are diagnosed with a covered critical illness. You will receive a lump-sum payment giving you the financial resources to pay out of pocket medical expenses and daily living expenses such as groceries, rent or mortgage, and childcare.

Accident Protection Plan
Accident Protection coverage helps offset costs associated with an injury due to an accident. The plan pays fixed benefit amounts based on covered expenses for treatments resulting from an accident.

Group Legal Insurance
Get peace of mind and reduce the financial burden of legal assistance by enrolling in Group Legal Insurance through ARAG.

Long-Term Care Insurance
Long-Term Care Insurance (LTC) helps you pay for services and support at home, in the community or a nursing facility.

Pet Insurance
Want insurance for your beloved pet? Consider pet insurance with Veterinary Pet Insurance (VPI) for a wide range of accidents, injuries and illnesses.