



**For people
who bring it all.
Every day.**

Benefits Summary Ireland

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 programmes and options that fully address unique lifestyles and needs. From fitness to financial planning, it's our way of saying thanks for doing **your life's best work.SM**

We offer competitive health and wellbeing options and we significantly contribute to the cost of benefits for you and your family. So, no matter where or when you begin a career with UnitedHealth Group, you'll find a far-reaching choice of benefits — choices that offer greater flexibility to tailor your benefits to your individual needs.

Read on and learn about the benefits we offer our employees as part of our Total Rewards. And, learn more about your career options by visiting careers.unitedhealthgroup.com.

Benefits Enrolment

As a new employee, you will have 30 days to enrol in our pension scheme, private medical insurance, or in to one of our salary sacrifice schemes. You will be automatically enrolled in UnitedHealth Group's Life Insurance and Income protection Benefit.

Within your first week of service, you will receive an automatic invitation to enrol.

If you have any further questions, please contact HRdirect by dialling 1-800-550-000 and entering the HRdirect code 800 561 0861.

2018 UnitedHealth Group Total Rewards Summary

Pension Scheme

The plan is Revenue approved occupational pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Pension salary deductions are made as a salary sacrifice deduction and are not taxable.

Grade 22-27

Employee minimum contribution in this level is 3%.

You	UnitedHealth Group	Total
3%	3%	6%
4%	4%	8%
5%	5%	10%

Grade 28

You	UnitedHealth Group	Total
3%	3%	6%
4%	4%	8%
5%	5%	10%
6%	6%	12%
7.5%	7.5%	15%

Grade 29+

You	UnitedHealth Group	Total
3%	3%	6%
up to		
10%	10%	20%

UnitedHealth Group's Irish occupational pension provided by Friends First and brokered via Willis Towers Watson.

Bonus Plan

In recognition of outstanding employee performance, incentive awards may be granted to eligible employees. Funds for the Rewarding Results Plan are based on the overall performance of the Company.

Life Assurance

UnitedHealth Group provides Life Insurance in the form of a tax-free lump sum, equal to four times pensionable salary, at no cost to you.

2018 UnitedHealth Group Total Rewards Summary

Private Medical Insurance

This benefit enables you to elect a level of private medical coverage suitable for your personal and family circumstances. UnitedHealth Group's Private Medical Insurance plan is valid for treatment within Ireland only and all permanent employees are eligible to join the cover with Laya Healthcare. The Employee coverage is fully funded by UnitedHealth Group.

Based upon your grade, you may also be entitled to fully funded private medical coverage for your spouse, partner and children, please refer to the following summary table below.

Grade	Coverage Type	Dependents Included
21-24	Simply Connect	No, but can be added to the plan at employee's own cost
25-27	Simply Connect	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
28	HealthSecure Plus	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
29	HealthSecure Plus	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
30+	Total Health Select	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)

There are additional options for you to upgrade your company-funded medical plan, or if you are not eligible for company-funded dependent coverage, for you to add dependents to your plan (please note that the trade up options will be at your own expense).

Private Medical Insurance is a taxable benefit and you will be taxed on the value of any company funded medical plan each pay period.

Income Protection Benefit

As a UnitedHealth Group employee, you will be automatically enrolled into our Group Income Protection policy. In the event of a prolonged period of illness, our Income Protection Policy will provide you with up to 66.67% of your 'eligible' salary (minus any state support).

Employee Assistance Programme

The Employee Assistance Programme (EAP) is a combined service of both telephone and face-to-face counselling designed to assist individuals in dealing more effectively with their personal and work related problems. Confidential support and counselling is available for all employees, in a number of areas, examples include legal guidance, financial or debt support, family and matrimonial and work and career related issues.

2018 UnitedHealth Group Total Rewards Summary

Health Week

On an annual basis a health week is held at the Letterkenny site; during health week, health screening is available for management level employees.

Discounted Gym Membership

UnitedHealth Group has teamed up with a number of local gyms in Dublin and Letterkenny to offer discounted gym membership rates to our employees only.

Flu Vaccinations

At UnitedHealth Group we are committed to the well-being of all employees. As part of this commitment, UnitedHealth Group will provide free flu vaccination events at locations with 50 or more employees. All employees are eligible for a free flu vaccination offered at a work location.

Cycle to Work Scheme

Cycle to Work is a Government backed scheme that allows you to obtain a bicycle for up to €1000 in the form of vouchers, for the purposes of commuting to and from work. Five-year benefit lock applies.

Tax Saver Commuter Ticket Scheme

UnitedHealth Group provides you an interest free loan to purchase a public transport season ticket via Travel Hub. This benefit gives you a tax efficient and convenient way to buy a season ticket for your journey by public transport to and from work.

Annual Leave Entitlement for Grades 27 and Below

Years of Service	Days per Year	Hours per Year
Up to 3	21	164
3-6	22	172
7-9	23	179
10-12	24	187
13-15	25	195
15+	26	203

Annual Leave Entitlement for Grades 28 and Above

Years of Service	Days per Year	Hours per Year
All	26	203