



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

Benefits Summary UK

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. Additional benefits include an employee share purchase scheme, medical cash plan, medical assessments for you or for your dependants, and a discounted gym membership.

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

Please note that all 'qualifying' employees joining UnitedHealth Group UK after 1 July 2014 will be automatically enrolled into the UnitedHealth Group Private Pension Plan in accordance with the Pensions Act 2008. However, you do have the option to opt out of the plan after you have been enrolled.

This is a Defined Contribution pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Salary pension deductions are made as a salary sacrifice deduction and not taxable.

Level 1 (employees with grade less than 30)

Employee minimum contribution in this level is 3%.

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

Level 2 (employees with grade greater than or equal to 30 & SLT)

You	UnitedHealth Group	Total
2%	4%	6%
3%	6%	9%
4%	8%	12%
5%	10%	15%

UnitedHealth Group's United Kingdom GPP provided by Aviva and is administered by Mercer.

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

Life Assurance provides financial protection for you and your beneficiaries in the form of a tax-free lump sum payment of 4x pensionable salary. It's available for employees aged 16 to 75, and is fully funded by UnitedHealth Group 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 the United Kingdom only and all permanent employees are eligible to join the cover with BUPA. The employee coverage is fully funded by UnitedHealth Group.

In addition to your employee cover, you can add a partner and dependents to your Private Medical Insurance plan. The cost of any adding additional individuals to your plan will be at your own expense (with the exception of grade 32 employees who are eligible to fully funded family coverage).

Please note that all pre-existing conditions are completely disregarded for anyone who joins the UnitedHealth Group Private Medical Insurance plan as an Employee. This means that if you are, or have previously suffered from any condition, your application and condition will automatically be accepted and covered by BUPA. However, family members added to the scheme will need to complete a medical declaration that BUPA will review. The provider will then confirm which pre-existing conditions will not be covered by the scheme.

Critical Illness Cover

Critical Illness insurance provides a tax-free, lump-sum payment if you survive for 14 days following the first diagnosis of a specified critical illness covered by the policy. This benefit is provided through a group insurance policy and is subject to the insurer's terms, conditions and exclusions. Pre-existing conditions are not covered under this policy. This benefit is only provided if you select at your own cost.

Health Cash Plan

Health Cash Plans are designed to meet every day healthcare costs. They are a simple and affordable way to offer healthcare cover to employees whilst rewarding them with a valuable benefit. These range from dental and optical charges, physiotherapy, complimentary therapies, specialist consultations and associated tests, chiropody and health and wellbeing assessments. Additionally the policy includes elements of cash payments for hospital stays.

Health Assessments (employee)

This policy is designed to provide a confidential health screen and to help you identify potential issues before they become a problem. You can also get advice during the screen on how to stay fit and healthy.

2018 UnitedHealth Group Total Rewards Summary

Health Assessments (dependant)

This policy is designed to provide a confidential health screen and to help your family identify potential issues before they become a problem. Your family can also get advice during the screen on how to stay fit and healthy.

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.

GymFlex

GymFlex is an online service that lets you purchase gym memberships at discounted corporate rates from a wide range of health clubs, gyms and leisure centres across the UK.

Flu Vaccinations

At UnitedHealth Group, we are committed to the wellbeing of all employees. As part of this commitment, UnitedHealth Group will provide free flu vaccination events at locations with 50 or more employees. Telecommuters and employees working at non-participating locations are invited to get a flu vaccination at a participating work site. All employees are eligible for a free flu vaccination offered at a work location.

Cycle to Work

The Cycle to Work scheme is a UK government-led initiative that allows employees to obtain a bicycle and associated accessories and save money through NI savings via deductions from their salary up to £3000. Any salary deductions for a Cycle to Work agreement are taken from an employee's gross salary, therefore, each participating employee benefits from the Tax and NI saved because of the reduction in salary.

Employee Stock Purchase Plan

The UnitedHealth Group Employee Stock Purchase Plan (ESPP) is an easy way to set aside part of your salary to buy UnitedHealth Group's common stock at a discount. We offer the most generous discount allowed by law: 15% off whichever stock price is lower at the beginning or end of the six-month purchase period. Employees can elect to have between 1% and 10% of their basic gross salary withheld through payroll deductions each month. Please note that this is a taxable benefit. The ESPP scheme has two open enrolment periods during June and October/November administered by Fidelity.

2018 UnitedHealth Group Total Rewards Summary

Season Ticket Loan

Abellio Corporate travel provides season tickets. If you commute by train or tube to your work location, UnitedHealth Group is able to provide you an interest free loan to the value of £10,000. This benefit gives you a convenient way to buy a season ticket for your journey by public transport to and from work. All full-time permanent office based employees are eligible for season ticket loans after they have passed their probationary period.

Will Writing

A large part of our lives is spent working to provide for ourselves and our family. But we should also think about what will happen after we are gone. Without a Will, the government will decide how your estate is divided. By writing a Will, you can ensure your assets go to the people you want to leave them to and at an age you want them to receive them. This benefit allows you to receive a professional Will writing service from James McKenzie whilst also allowing you to take advantage of NI savings.

Salary Sacrifice Car Scheme

For a low cost fixed monthly amount, you get to drive a brand new car of your choice. As an employee benefit, you get to offset some of your salary before it is taxed in exchange for a brand new car.

Core Benefits

Our Holiday runs from January to December, the amount of paid holiday days that you can take each year increases in line with your service.

Please contact HRdirect for any further Annual Leave policy related information.

2018 Paid Holiday

Years of Service	0 - 2	2 - 4	4 +
Holiday days	25 days	27 days	28 days

Sickness

Similar to our annual leave policy, our paid sickness leave benefit is also linked to service.

0-12 months' service:

Entitled to receive up to 4 weeks salary at full pay and an additional 4 weeks salary at half pay.

12 plus months' service:

Entitled to receive up to 13 weeks salary at full pay and an additional 13 weeks salary at half pay.