



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

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.SM**

Health & Wellness Benefits*

We offer competitive health and wellbeing options for regular full-time and part-time employees. 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 pretax basis through convenient payroll deductions.

Medical Plans

UnitedHealth Group believes there are two paths to manage health care cost and quality. The first is a consumer-directed plan with a Health Savings Account (HSA). The second is a physician-coordinated, network-only primary care plan. All plans encourage active engagement in your health through financial rewards and 100% coverage for preventive services.

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

HSA-eligible Medical Plans

The Low-Deductible, Balanced and Low-Premium plans offer comprehensive medical and pharmacy coverage, unlimited lifetime benefit maximums and significant support resources. Both in-network and out-of-network benefits are available; however, you will receive a higher level of benefits when you see an in-network provider. The differences are premiums, deductibles and out-of-pocket maximums.

When enrolling in any of these plans, an HSA is automatically opened for you at Optum Bank. You can use your HSA for eligible health care expenses, such as your deductible and coinsurance. The company contributes up to \$500 for employee-only 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 pretax 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.

2018 UnitedHealth Group Total Rewards Summary

Physician Coordinated, Primary Care Medical Plans

Primary Care plans, including pilot plans, are available in 33 states and the District of Columbia. Unlike the HSA-eligible plans, you must select a primary care physician (PCP) from the network for yourself and each covered dependent. Your PCP coordinates your care. The plans offer a lower premium and lower deductible, but less provider choice and flexibility.

Rally for Health

UnitedHealth Group rewards employees on their journey to becoming their personal best through the *Rally for Health* program. Employees and their spouse or domestic partner enrolled in an eligible medical plan option can earn financial rewards up to \$600 each for completing certain health actions.

Dental Options

The two dental options, Basic and Comprehensive allow you to obtain dental services from network and non-network providers.

Vision Options

The three vision options, Exam Only, Exam & Materials and Exam & Materials Plus provide access to the UnitedHealthcare Vision nationwide network of private practice optometrists and ophthalmologists, as well as conveniently located retail stores or online.

Other Health and Wellbeing Programs and Services

UnitedHealth Group offers a wide variety of additional health and wellbeing programs and services (some are location specific) including:

- Health Care Advisor: Your go-to resource for personalized health care support and guidance, day or night, 365 days a year
- On-site Well clinics and Health Care Advisors
- Solutions for Caregivers: eldercare assessments and case management at no cost
- More than 90 fitness centers and 70 walking paths
- Group Fitness Classes

Flexible Spending Accounts

The Full-Purpose Health Care Flexible Spending Account (FSA), the Limited-Purpose Health Care FSA, the Family Care Plan and the Commuter Expense Reimbursement Account (CERA) let you set aside pretax 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.

2018 UnitedHealth Group Total Rewards Summary

Life Insurance Plan Coverage Options

Basic Life Insurance with Accidental Death & Dismemberment

UnitedHealth Group provides Basic Life Insurance equal to 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 Life Insurance and Accidental Death & Dismemberment

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

Spouse or Domestic Partner Life Insurance and Accidental Death & Dismemberment

Full-time employees may purchase Supplemental Life and AD&D coverage up to \$250,000 on an after-tax basis for spouses or domestic partners. Amounts over \$50,000 will require Evidence of Insurability.

Child Life Insurance

Full-time employees may purchase Life Insurance on an after-tax basis for eligible dependent children in either \$5,000 or \$10,000 amounts per eligible child.

Voluntary Benefits and Discounts

Critical Illness Insurance

Critical Illness Insurance 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 Insurance

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

Group Legal Insurance

Group Legal Insurance offers resources to help you prevent and resolve everyday legal and financial issues. Get peace of mind and reduce the financial burden of legal assistance by enrolling in Group Legal Insurance.

Employee Discounts

UnitedHealth Group provides a money-saving benefit available to employees through the UnitedHealth Group Employee Discount site, which offers a single destination for thousands of discounts on products and services including pet insurance, exclusive discounts from our customers and more.

2018 UnitedHealth Group Total Rewards Summary

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 3% pretax contribution rate. You can increase your rate, contributing up to 50% of eligible pay, decrease your rate or opt out of the plan. Choose from either the pretax and/or Roth after-tax options. If you do not make an investment election, all contributions will be invested in the plan's qualified default investment alternative (QDIA) until you elect to change your investment election in the plan.

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% of your eligible pay if you contribute at least 6% of your eligible pay each pay period. You become 100% vested in company matching contributions after completing two years of service.

2018 UnitedHealth Group Total Rewards Summary

Employee Stock Purchase Plan

The UnitedHealth Group Employee Stock Purchase Plan (ESPP) provides eligible employees 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 15% 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 5% discount or no discount at all.
- The 15% 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:

- Enhanced Direct Deposit - receive your paycheck up to two days early
- Low loan rates
- High savings interest rates
- Mobile banking capabilities
- On-site branches, banking services and ATMs 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 recognizes eight company holidays. Eligibility varies according to when employees begin working at UnitedHealth Group.

Tuition 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.

2018 UnitedHealth Group Total Rewards Summary

Paid Parental Leave

Paid Parental Leave provides an additional four consecutive weeks of paid time off to new parents to use within the first six months following the birth, adoption or placement of a foster child. The time off can be used in a variety of ways, to follow an approved STD claim, supplement an approved STD claim, as continuous (full-time) leave or for a reduced work schedule for eight weeks.

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.

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.