

FOR PEOPLE WHO BRING IT ALL

EVERY DAY

Sinead N.
Genealogy Enthusiast
Associate Director
Business Process

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. To recognize the hard work of our employees, we've put together programs 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 that are offered as part of our Total Rewards.



UnitedHealth Group Total Rewards

Health & Wellness Benefits

Our mission is to help people live healthier lives and help the health care system work better for everyone. That includes you and your family. UnitedHealth Group gives you the programs and resources designed to support you in living a healthier life and managing health care costs. Generally, health and wellness benefits are available to employees who work at least 20 hours per week. You and the company contribute to the cost of coverage for you and your eligible dependents. For most benefits, you pay your share of premiums on a pretax basis through convenient payroll deductions.

Medical Plans

UnitedHealth Group believes there are three paths to managing health care cost and quality:

- Consumer-directed HSA-eligible plans
- Physician-coordinated network-only primary care plans
- On-demand health insurance

Note: There may be other medical plan options available to you based on your home ZIP code.

All plans provide 100% coverage for preventive services.

Medical Plan Costs

Review and compare medical plan costs at benefitspricing.com/uhg.

HSA-eligible Medical Plans

The Low-Deductible, Balanced and Low-Premium plans enable you to take direct responsibility for how you pay for and access care. These plans are available to all U.S. employees, except those in Hawaii. With these plans there is a significant financial incentive – driven by a higher deductible – to use high-quality, cost-effective care. You can use a Health Savings Account (HSA), a great tool to help you save and pay for qualified medical expenses.

The three HSA-eligible plans are identical in what's covered or not covered. But the premiums (how much you pay for the coverage), the deductible (what you need to meet before the plan shares expenses) and the out-of-pocket maximum (the most money you will pay for medical expenses in a year) are different.

This brochure provides a general description of the benefit plans provided by UnitedHealth Group. If there is any discrepancy with the official plan documents, the plan documents will control.

Effective Jan. 1, 2019

UnitedHealth Group 2019

Total Rewards

HSA-eligible plans:

- The Low-Deductible Plan has a higher premium, but offers the lowest deductible allowed by the IRS for an HSA-eligible plan. You might want this plan if you prefer to pay more each paycheck in exchange for a lower deductible, or if you expect to incur high medical or prescription drug costs.
- The Balanced Plan offers a moderate premium and deductible. It's a good choice if you want to balance your health care spending throughout the year.
- The Low-Premium Plan has the lowest premium, but the highest deductible. You may want to consider this plan if you prefer to pay less each paycheck in exchange for higher costs when you receive care. If you make \$50,000 or less per year, this plan has a \$0 employee-only premium if you earn the full *Rally for Health* rewards.

When enrolling in any of these plans, an HSA is automatically opened for you at Optum Bank. HSAs are triple tax-advantaged. You can set aside pretax money to help pay 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, prorated for mid-year enrollments.

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.

Physician-Coordinated Primary Care Medical Plans

Physician-coordinated primary care plans are network only and do not allow for any out-of-network coverage, except in emergencies. These plans are available in select locations based on network availability and eligibility is based on your home ZIP code. Generally, when you enroll in a primary care-based plan, you select a primary care physician (PCP) who coordinates your care and provides referrals for specialized care.

On-Demand Health Insurance

With Bind on-demand health insurance, you get price transparency and customizability to fit your health care needs. This plan is available in select locations based on your home ZIP code. You can find out the total cost of care and what your copay will be before you receive care. This approach allows you to enroll in a core comprehensive medical plan and buy additional coverage for select planned procedures when needed.

Bind is a copay-only plan with no deductible or coinsurance. Generally, when you obtain care, all of your costs are bundled and you pay only one copay for that care. Your plan pays the rest.

UnitedHealth Group 2019 Total Rewards

Rally for Health

UnitedHealth Group rewards you for taking an active role in your health. By participating in the program, you can earn up to \$600 in rewards. And, if your enrolled spouse or domestic partner participates, you can earn up to \$1,200.

If you enroll in an HSA-eligible plan, you can select how you want to receive your rewards. You have a choice between a medical premium discount and a pretax HSA contribution:

- Medical premium discount rewards are applied to your paycheck on a biweekly basis starting in 2019, after you earn rewards; or
- HSA contribution rewards are deposited into your HSA as a lump sum as you earn your rewards.

For all other eligible plans, rewards will be paid as a medical premium discount.

Dental Options

The two dental options, Basic and Comprehensive, allow you to see any dentist, but you'll receive a higher level of benefit when you see a network dentist. Both options cover preventive services, such as cleanings, at 100%, even if you've hit your annual limit.

The Basic Option provides coverage for basic services including oral exams, cleanings, X-rays, fillings and root canals. The Comprehensive Option provides coverage for basic services, as well as major services, such as crowns, inlays and dentures, and orthodontia services for eligible dependents, up to age 19.

Dental Costs

Review and compare dental costs at benefitspricing.com/uhg.

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. You also have access to Warby Parker's designer prescription eyewear online or at more than 80 stores nationwide. With all three options, you can receive care from any provider, but you will pay less when you see providers in the UnitedHealthcare Vision network.

The Exam Only option covers a yearly eye exam for a copay. The Exam & Materials option provides coverage for an annual eye exam and vision-related services and materials, including frames, lenses and contact lenses (in lieu of glasses). The Exam & Materials PLUS option includes certain other lenses and lens coatings when you obtain them from a UnitedHealthcare Vision network provider.

Vision Costs

Review and compare vision costs at benefitspricing.com/uhg.

UnitedHealth Group 2019

Total Rewards

Flexible Spending Accounts

Health Care Flexible Spending Account¹

The Health Care Flexible Spending Account (FSA) lets you set aside pretax money from your paychecks to pay for eligible out-of-pocket health care expenses for you and your eligible dependents. You may enroll in the Full-Purpose FSA or the Limited-Purpose FSA, depending on your medical plan selection.

Family Care Plan

The Family Care Plan is a flexible spending account that lets you set aside pretax dollars from your paychecks to pay for eligible child care and elder care expenses and provides additional resources to help you get the support and services you need.

Commuter Expense Reimbursement Account

The Commuter Expense Reimbursement Account lets you set aside pretax money from your paychecks to pay for certain eligible commuter expenses, including parking and public transportation.

Employee Life Insurance and Accidental Death & Dismemberment (AD&D) Coverage Options

Employee Basic Life and AD&D

If you work full time (35 or more hours per week), UnitedHealth Group provides Employee Basic Life with AD&D coverage equal to 2x your Benefit Compensation at no cost. If you work part time, you receive a flat coverage amount of \$10,000.

Employee Supplemental Life and AD&D

If you work full time (35 or more hours per week), you may purchase from 1x to 5x your Benefit Compensation, up to \$3 million of combined Basic and Employee Supplemental Life coverage. Evidence of Insurability (EOI) may be required.

Dependent Life and AD&D and Child Life Coverage Options

If you work full time (35 or more hours per week), you may purchase coverage in increments of \$10,000 up to a maximum of \$250,000 for your spouse or domestic partner. EOI may be required. For Child Life, you may buy coverage of \$5,000 or \$10,000 per eligible child up to age 26.

Short-Term Disability

UnitedHealth Group automatically provides Basic Short-Term Disability (STD) coverage at no cost to you. Basic STD coverage is equal to 60% of your Pre-Disability Earnings.

Supplemental Short-Term Disability

You can purchase Supplemental STD coverage that provides an additional benefit of 20% of your Pre-Disability Earnings, increasing your total STD benefit to 80%.

¹ You are eligible for only one type of account, based on your medical plan. 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 open an HSA.

UnitedHealth Group 2019

Total Rewards

Long-Term Disability

UnitedHealth Group pays the full cost of your Long-Term Disability (LTD) coverage. Your benefit, if approved, is generally 60% of your Pre-Disability Earnings. You can elect to have the premiums that UnitedHealth Group pays for your LTD coverage treated as taxable income. If you make that election, the benefits you receive under the LTD Plan will not be taxable income.

For more information on Health and Wellness benefits, visit benefitsinfo.uhg.com.

Voluntary Benefits

Critical Illness Insurance

Critical Illness Insurance provides financial support if you are diagnosed with certain critical illnesses. You will receive a lump-sum amount to help you pay out-of-pocket medical expenses and daily living expenses such as groceries, rent or mortgage, and child care.

Accident Insurance

Accident Insurance provides additional financial support if you are injured 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.

For more information on Voluntary benefits, visit benefitsinfo.uhg.com.

Wellbeing Programs and Services

Health Care Advisor

Health Care Advisor is your go-to resource for personalized health care support and guidance, day or night, 365 days a year. If you are enrolled in an eligible medical plan, Health Care Advisor gives you access to benefits experts and clinicians via the phone and gives you fast, reliable answers to all your and your family's health care questions.

Employee Assistance Program

The Employee Assistance Program (EAP) offers confidential counseling services over the phone, online and in person, for you and your family. The EAP provides up to five, free in-person sessions, per issue, per person, per year. A team of masters-level counselors is available to speak with you whenever you need them, 24/7. You can receive referrals to a clinical network of EAP specialists and behavioral health providers. Also, you can get referrals to attorneys, financial advisers and specialists in child and elder care needs, community resources, management consultation and critical incident services, when appropriate.

UnitedHealth Group 2019 Total Rewards

Other Wellbeing Programs and Services

We're committed to helping you become your personal best in all facets of your life. UnitedHealth Group provides access to free or discounted programs and services to help you and your family manage health conditions, navigate the health care system and live healthier lives:

- **On-site Well clinics** – a health and wellness resource at select locations that provides you with coordinated, accessible and personalized care.
- **On-site Health Care Advisors** – your resource for health information, guidance and support, available at select locations.
- **On-site fitness resources** – fitness centers, walking paths, group classes and bike racks.
- **Solutions for Caregivers** – access to free and reduced-rate services to help you face the challenges and difficult decisions associated with caring for a parent, grandparent or aging family member.
- **Maternity Support Program** – health and educational support from the time you consider starting or expanding your family through the first few months of your baby's life.
- **Online tools** – help you meet your health goals.
- **Employee Discount site** – a single destination for thousands of discounts on products and services including pet insurance, hearing aids and more.

For more information on Wellbeing Programs and Services, visit benefitsinfo.uhg.com.

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. If eligible, you are automatically enrolled at a 3% pretax contribution rate. You can increase your rate, decrease your rate or opt out of the plan at any time.

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 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 are always 100% vested in your contributions. You become 100% vested in company matching contributions after completing two years of service.

UnitedHealth Group 2019 Total Rewards

Employee Stock Purchase Plan

The UnitedHealth Group Employee Stock Purchase Plan (ESPP) is a great way to help you achieve your financial goals today and in the future, and 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 offers affordable banking services and helps you save for the future. Some 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 interest rate checking and savings accounts
- Mobile banking capabilities
- On-site branches, banking services and ATMs at select locations

For more information on Financial Fitness benefits, visit benefitsinfo.uhg.com.

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 plan is the Rewarding Results Plan. This plan is one way we recognize your contributions. 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 recognition program that gives you an opportunity 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.

UnitedHealth Group 2019 Total Rewards

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 who work 20 or more hours per week.

The chart below reflects the 2019 PTO annual grant schedule for employees working 40 hours a week. If you work less than 40 hours a week, your PTO grants are prorated based on your standard workweek.

2019 PTO Annual Grant Schedule

	Years of Service		
	Less than 5	5 to 9	10+
Grades 20-24, 84, SBA	18 days	23 days	28 days
Grades 25-32, 85-92, SBI, SBL, SSL, M1-M4	23 days	28 days	

Holidays

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

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 upon the birth of a child or placement of a child for adoption or foster care. 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.

Tuition Reimbursement

If you work at least 20 hours per week, you can qualify for up to \$5,250 per calendar year for job-related coursework in accredited programs.

Adoption Assistance Plan

You can be reimbursed up to \$5,000 if you work full time and \$2,500 if you work part time for eligible expenses for each adopted child.