

## 2019 OptumCare Benefits Summary



This document offers an overview of the OptumCare Total Rewards benefits, programs and resources for team members. We are committed to helping you and your family live healthier lives by:

- Supporting your personal best in all facets of your life – at work, home and everywhere in between
- Making resources available to you to take charge of your health and financial wellbeing
- Offering you career opportunities, learning and development, tuition reimbursement and for providers, continuing medical education
- Providing performance-based compensation and incentives
- Offering health and wellness, retirement and savings, and paid time off benefits

Continue reading to learn more.

### Health Coverage

Health care coverage is an important partnership between you and OptumCare. The company is committed to paying a significant portion of your health coverage and offering you the flexibility to select a plan that meets your needs.

### OptumCare Helps You Pay for Medical Benefits

The company gives you credits to help you pay for medical coverage. The credits are based on:

- **Whom you choose to cover:** You only, you plus spouse or domestic partner, you plus children, or you plus family. You'll see that the credit represents the largest portion of the cost of coverage regardless of whom you choose to cover. Note that you must elect medical coverage to receive medical plan credits.

- **Attesting you are tobacco free:** If you elect medical coverage and attest that you and your covered spouse or domestic partner don't use tobacco, you'll receive an additional tobacco-free credit to use toward your medical coverage. The tobacco-free credit is \$390 per year or \$15 per pay period. If you are a tobacco user, you may be able to earn the tobacco-free credit by enrolling in the Quit for Life<sup>®</sup> program, and we will accommodate the recommendations of your personal physician.

## Medical Plans

You can choose the medical plan that best fits your needs based on the way you expect to use health care. Regardless of the plan you choose, all preventive care is covered at 100% with a focus on your overall wellbeing. Medical coverage is offered through UnitedHealthcare.

### HSA Plan — Options 1 and 2

These plans qualify as consumer-directed, high-deductible health plans (CDHP) and they partner with a Health Savings Account (HSA). These plans offer comprehensive medical and pharmacy coverage, unlimited lifetime benefit maximums, and clinical and wellbeing support resources. You are responsible for the cost of most services, including non-preventive primary care office visits, specialist visits and non-preventive prescription drugs until the deductible has been satisfied. Thereafter, the plan pays at 90% until you reach the out-of-pocket maximum (then the plan pays 100%). There are two HSA plan options with differences in premiums, deductibles and out-of-pocket maximums.

When enrolling in one of the HSA Plan options, a Health Savings Account (HSA) is automatically opened for you at Optum Bank. The HSA can be used for qualified health care expenses now, such as your deductible and coinsurance, or saved to pay for future expenses with pretax dollars. Your HSA is an individually owned account. This means if you leave the company, switch to another medical plan or retire, your HSA and the money in it are yours to keep.

The company contributes to your HSA – annually up to \$500 for you only coverage, up to \$750 for you plus spouse/domestic partner or you plus child(ren), and \$1,000 for you plus family coverage. You can also put your own money in the account by making pretax payroll contributions to your HSA, up to the IRS limits.

### National Network Plan

The National Network Plan offers a lower deductible and copays for certain services. And, as the name implies, the plan only pays benefits if you see a network provider.

You are responsible for the cost of many services, including non-preventive primary care office visits, specialist visits and non-preventive prescription drugs until the deductible has been satisfied. Thereafter, the plan pays at 80% until you reach the out-of-pocket maximum (then the plan pays 100%).

This plan offers free virtual visits, a \$20 copay for convenience care visits and a \$30 copay for MedExpress visits (where available). In addition, no facility fees are applied when you use a Surgical Care Affiliates facility (where available).

### OptumCare Plan

The OptumCare Plan is an innovative value-based plan design similar to the National Network Plan with additional preferred pricing when you use an OptumCare provider as your primary care physician. When you visit an OptumCare provider, your copays are: primary care doctor (\$20), specialist (\$50), and urgent care, such as MedExpress (\$30). In addition, no facility fees are applied when you use a Surgical Care Affiliates facility.

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**OptumCare allows you to customize your medical benefits to best fit your needs.**

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	HSA Plan		National Network Plan	OptumCare Plan	
	Option 1	Option 2	In-network	Tier 1	Tier 2 (National Network)
<b>Calendar Year Deductible**</b>					
Individual	\$3,500	\$2,700	\$1,800	\$1,800	
Family	\$7,000	\$5,400	\$3,600	\$3,600	
Coinsurance (what you pay)	10%	10%	20%	20%	
<b>Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)</b>					
Individual	\$6,750	\$5,400	\$3,600	\$3,600	
Family	\$13,500	\$10,800	\$7,200	\$7,200	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	
<b>Copays/Coinsurance (What You Pay)</b>					
Preventive Care	No charge	No charge	No charge	No charge	No charge
Primary Care Visit	10%*		20%*	\$20	20%*
Specialist Visit			20%*	\$50	
Urgent Care			20%*	\$30**	20%*
Convenience Care			\$20	\$20	
Virtual Visit			No charge	No charge	

\*After deductible

\*\*\$30 Copay at MedExpress providers, where available

### Dental Plan

Our dental plan encourages preventive dental care as an important part of your overall wellbeing and provides benefits for services that are essential to the proper care of your teeth. There is no charge for preventive care, basic services are covered at 80% and major services, including orthodontia for children, are covered at 50%. Coverage is provided by UnitedHealthcare.

### Vision Plan

Even those with perfect eyesight should have their vision checked on a regular basis. OptumCare offers a comprehensive vision benefit provided by UnitedHealthcare. Coverage includes an exam, lenses and frames, or contacts in lieu of lenses and frames, with varying copays.

### Flexible Spending Accounts

Flexible Spending Accounts (FSA) are vehicles that allow you to set aside pretax dollars to pay for certain eligible expenses. A Health Care FSA can be used to pay for eligible out-of-pocket health care expenses. If you decline medical coverage or are enrolled in any medical plan except for an HSA Plan, you can elect a Full-Purpose Health Care FSA. If you are enrolled in an HSA Plan, you can elect a Limited-Purpose Health Care FSA. A Dependent Care FSA can be used to help pay for expenses associated with caring for elderly or child dependents.

## Life and Disability Insurance

### Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Basic Life and AD&D Insurance provides financial protection in the event of a serious accident or death. AD&D coverage is paid to you or your beneficiary if you suffer a

serious injury or die because of an accident. You are automatically enrolled in Basic Life and AD&D coverage at no cost to you. Basic Life and AD&D is one times your base salary subject to plan maximums.

### **Business Travel Accident Insurance**

Business Travel Accident Insurance offers financial protection if you experience a covered accident or sickness (defined in the Summary of Benefits) while engaged in OptumCare business travel resulting in death, dismemberment or disability, including certain medical-related expenses. You are automatically enrolled in Business Travel Accident Insurance at no cost to you.

### **Short-Term Disability & Long-Term Disability Insurance**

You are automatically enrolled in Short-Term and Long-Term Disability benefits at no cost to you. These benefits replace 60% of your base pay if you become partially or totally disabled for either a short or extended period of time. Benefits will be offered by the beginning of the second quarter in 2019.

### **Paid Parental Leave**

Paid Parental Leave gives new parents additional paid time off to spend quality time with their growing family. Eligible team members can take up to two consecutive weeks of paid leave following the birth or adoption of a child or placement of a foster child. Allowing flexibility to meet the needs of each family, Paid Parental Leave can be used in several ways. The time off can be used to follow an approved Short-Term Disability (STD) claim, to supplement an approved STD claim, as continuous (full-time) leave, or for a reduced work schedule for four weeks.

## **Voluntary Insurance**

### **Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance**

You may purchase Supplemental Life and AD&D Insurance for additional financial protection beyond company-paid basic coverage. You may purchase up to five times your base salary subject to plan maximums with a guaranteed insurability amount up to \$250,000.

### **Spouse and Domestic Partner Life Insurance**

Protecting your family means more than just insuring yourself. You can buy a Life Insurance and AD&D coverage for your spouse or domestic partner. You may purchase coverage of up to \$100,000.

### **Child Life Insurance**

You may purchase coverage of up to \$10,000 per child that pays a benefit in the event of your child's death up to age 26.

### **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 to help pay out-of-pocket medical expenses and living expenses such as groceries, rent/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.

## Retirement and Savings Benefits

### OptumCare 401(k) Retirement Plan

The OptumCare 401(k) Retirement Plan is an essential part of your retirement benefit and an additional way to strengthen your financial fitness. You 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. You can also choose to contribute on a pretax and/or Roth after-tax basis.

Once you reach one year of service, you will be eligible to receive employer matching contributions to help your retirement savings grow faster. The maximum employer match is 3.5% of your eligible pay. To receive the full employer match amount you must contribute at least 6% of your eligible pay each pay period. Matching contributions are made on a pretax basis. You become 100% vested in company matching contributions after you have been credited with two years of service.

### Executive Savings Plan (ESP)

The ESPs are non-qualified, unfunded deferred compensation plans that allow eligible team members to defer up to 80% of base salary and up to 100% of eligible incentive awards. The company provides a 50% matching credit on base salary and/or incentive awards, up to 6% each pay period, for a maximum matching credit of 3% of base salary and 3% of eligible incentive awards.

### Employee Stock Purchase Plan (ESPP)

Through participation in the ESPP, you can use after-tax payroll contributions to purchase UnitedHealth Group stock at a discount.

The ESPP has two enrollment periods each year and allows you to:

- Contribute from 1% to 10% of your base pay, up to certain plan limits.
- Purchase UnitedHealth Group common stock at a 15% discount at the end of the six-month purchase period. The 15% discount is applied to the stock price either at the beginning or end of the six-month purchase period, whichever is lower, which is called a lookback provision.

## Wellbeing Programs

### Rally®

Rally®, OptumCare's wellness web portal and mobile app, is designed to help you improve your health by making changes to your daily routine, setting smart goals and tracking your progress. All team members who are enrolled in an OptumCare medical plan can participate in Rally after enrollment. Team members who aren't enrolled in an OptumCare medical plan may participate in Rally by the end of the first quarter. Participation is voluntary; however, to earn Rally Coins, you must participate in program activities.

You can earn Rally Coins by completing missions, participating in challenges and logging into the Rally portal. Rally Coins can be used to secure special discounts on products and enter sweepstakes and auctions for chances to win prizes. You can also donate your Rally Coins to select charities each quarter.

**Note:** Rally Coins have no cash value and cannot be used to buy items. When you win prizes by using Rally Coins, you are taxed on the value of prizes valued at \$25 or greater and all gift cards (this is called imputed income).

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**Invest in your retirement –  
and yourself – with help from  
OptumCare.**

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### **Employee Assistance Program**

The Employee Assistance Program (EAP) is a free resource for work/life issues. It offers confidential counseling and referral services 24 hours a day, 365 days a year at no cost. Unlimited telephonic counseling services are available to you and your household family members, as well as three face-to-face visits with a licensed counselor (per covered individual, per issue, per year).

### **Additional Programs Designed to Support Your Wellbeing**

#### **Quit for Life®**

The nation's leading tobacco-cessation program, Quit for Life® is a phone-based coaching and web-based learning support service to help you quit smoking. Quit for Life® is available at no cost as part of your OptumCare medical plan.

#### **Maternity Support**

Available at no cost as part of your OptumCare medical plan, the Maternity Support Program offers health and educational support from the time you consider starting or expanding your family through the first few months of your baby's life. You gain access to educational materials and a dedicated nurse who can answer your specific questions.

#### **UnitedHealth Group Credit Union**

The UnitedHealth Group Credit Union, a division of Baxter Credit Union, offers affordable banking services and helps you save for the future. Some of the benefits of banking with the UnitedHealth Group Credit Union include the ability to receive your paycheck up to two days early through Enhanced Direct Deposit, low loan rates, high savings interest rates and mobile banking.

#### **United for Giving**

Whether you generously give your time or your money, we support you. United for Giving is our team member giving and volunteering program and makes it easy for you to double the impact of your contributions. Donate and receive a match to nearly all nonprofit organizations 365 days a year. And, when you track 30 hours of volunteer time, we'll donate \$500 to a nonprofit of your choice.

#### **Adoption Assistance Plan**

Is your family growing? The Adoption Assistance Plan provides reimbursement of qualified expenses that you incur because of legal adoption of a child under the age of 18. The plan covers adoptions through an agency licensed by the state, private adoptions (where legally permitted by the state), stepchild/spouse/domestic-partner adoptions (children of prior marriages, whether the adopting parent is you or your spouse/domestic partner) and adoptions of children related to you.

#### **Employee Discounts**

A money-saving benefit available to you, the Employee Discount site offers a single destination for thousands of discounts on products and services including mobile phones, fitness, travel, group legal, ID theft, pet insurance and more.

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**You have access to three face-to-face visits with a licensed counselor at no cost to you (per covered individual, per issue, per year).**

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**Track 30 hours of volunteer time and we'll donate \$500 to a nonprofit of your choice.**

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## Other Benefits

### Paid Holidays

The company recognizes eight paid holidays each year:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day

### Paid Time Off (PTO)

PTO is earned based on years of service and number of standard hours you are regularly scheduled to work. Paid time off can be used when you're away from your job for personal, sick or vacation time. You accumulate PTO grants each pay period. PTO is offered to team members working 20 or more hours a week.

### Tuition Reimbursement

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

### Continuing Medical Education (CME)

OptumCare supports professional medical providers in maintaining, developing and increasing their knowledge, skills and performance in service of their patients, public and profession. The content of CME is the body of knowledge and skills recognized and accepted by the profession to maintain, develop and increase physician and Advanced Practice Clinicians (APC) expertise to deliver the highest quality clinical care.

*Statements made herein are general summaries. The company reserves the right to amend, modify or terminate the benefits discussed herein at any time. If there are any differences between the official plan document for any benefit plan and this summary, the official plan document governs.*



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