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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 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 that can be tailored to your individual needs. Most benefits are effective on the first day of the month following your hire date.

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. This includes you and your family. UnitedHealth Group gives you the programs and resources that 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 offers three different types of medical plans for you and your family. Plans are available based on your home ZIP code. All of our plans cover in-network preventive care at 100% and you'll pay only a copay for preventive prescription drugs. The three types of medical plans are:

- HSA-eligible Plans
- Physician-coordinated Plans
- On-demand

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

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 encourage you to take direct responsibility for how you pay for and access care. With these plans, you can see any provider, but you'll save when you use a network provider. If you choose an HSA-eligible plan, there is a significant financial incentive to use high-quality, cost-effective care.

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.

Effective Jan. 1, 2020

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.

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When enrolling in any of these plans, a Health Savings Account (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 Medical Plans

The physician-coordinated plans offer copays, mid-range premiums and lower deductibles. You generally have to select a primary care physician, or PCP, who coordinates your care and provides referrals to specialists. You have access to a value-based, focused network of providers, hospitals and other health care professionals who work together to provide you coordinated, high-quality, cost-effective care. With these plans, there is no out-of-network coverage, except in emergencies.

On-demand

With Bind on-demand health insurance, you get price transparency and customizability to fit your health care needs. 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 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.

Rally for Health

UnitedHealth Group rewards you for taking an active role in your health. If you enroll in an eligible medical plan, 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:

- Medical premium discount rewards are applied to your paycheck on a biweekly basis after you earn rewards; or
- Pretax 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 and are applied to your paycheck on a biweekly basis after you earn rewards.

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Health Care Advisor

Health Care Advisor is your go-to resource for personalized health care support and guidance. You have access to benefits experts and clinicians who can provide fast, reliable answers to all of your health care questions. It's available to you and your family if you enroll in an eligible UnitedHealth Group medical plan. Contact Health Care Advisor day or night, 365 days a year, by calling or text to chat. Select locations have a Health Care Advisor on site.

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 stores nationwide. With all three options, you can receive care from any provider, but you will pay less when you see a UnitedHealthcare Vision network provider.

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.

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Flexible Spending Accounts

Health Care Flexible Spending Account

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 Flexible Spending Account

The Family Care FSA 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 Insurance and AD&D

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

Employee Supplemental Life Insurance and AD&D

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

Dependent Life Insurance and AD&D and Child Life Insurance 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 Insurance, 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 equal to 20% of your Pre-Disability Earnings, increasing your total STD benefit to 80%.

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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 about Health and Wellness benefits, visit benefitsinfo.uhg.com.

Wellbeing Programs and Services

Stride

At UnitedHealth Group, health and wellbeing is who we are. We are determined to use our expertise and resources, including the world's biggest support system — ourselves — to move toward healthier together. And we do it through Stride, our wellbeing movement.

We know healthy living isn't one-size-fits-all. No matter what this journey looks like, Stride supports us every step of the way. For some of us, taking advantage of fitness opportunities helps us get up and move to better health. For others, healthy food resources are key to making good choices when it comes to eating and losing weight. And for many of us, stressing less might be the key on our journey to being healthy.

Stride is a wellbeing movement designed to provide resources and support, including:

- On-site Well clinics, at select locations, provide you with coordinated, accessible and personalized care
- On-site fitness resources, at select locations, such as fitness centers, walking paths, group classes and bike racks
- Affordable, healthy food at work sites and access to recipes and expert registered dietitians
- Health transformation coaching through Real Appeal, an evidence-based weight loss program
- Many more programs and online tools to help you meet your health goals

Live and Work Well (Employee Assistance Program)

The Employee Assistance Program provides the support you need to live your best life, including parenting resources, work/life concierge, back-up child and elder care, college planning assistance, caregiving solutions, legal and financial help, access to a money coach, five free in-person counseling sessions, unlimited telephonic counseling, crisis assistance, substance abuse resources and much more.

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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 for 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 about Voluntary benefits, visit benefitsinfo.uhg.com.

Financial Fitness Benefits

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.

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.

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 10% discount using after-tax payroll deductions. Making after-tax deductions 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.

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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

Employee Discounts

UnitedHealth Group takes a genuine interest in our employees' financial wellbeing, and seeks to provide offerings that support you in all aspects of your life – at work, home and everywhere in between. As a UnitedHealth Group employee, you can take advantage of many discounts on services and products, including pet insurance, hearing aids, external fitness centers and nutrition companies.

For more information about 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.

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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 per week. The chart below reflects the 2020 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.

2020 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 \$10,000 if you work full time and \$5,000 if you work part time for eligible expenses for each adopted child.