

2020 OptumCare Benefits Summary



This document outlines the OptumCare benefits offering, which is intended to help you and your family live healthier lives by:

- Supporting you in all aspects of your life — at work, home and everywhere in between
- Offering market-competitive health and wellness, retirement and savings, and paid time off benefits
- Providing you resources and tools so you can take charge of your health and financial well-being

You and your family's health care needs are unique and personal, which is why we believe one size does not fit all. For 2020, you have many choices as you consider which OptumCare benefits are right for you. We encourage you to **explore** your options, **engage** with the resources and tools, and then be sure to **enroll** during your initial enrollment period.

Effective Dates and Eligibility

Most health and well-being benefits are effective the first of the month following 30 days of employment and you must enroll in benefits that require an election within your initial 30-day enrollment period. After your initial enrollment period, your next opportunity to change your health and well-being benefit elections is open enrollment, unless you experience a qualifying life event. Certain financial benefits, like the 401(k) plan and UnitedHealth Group Credit Union, are effective immediately while others, such as the Employee Stock Purchase Plan, have designated enrollment windows during the year.

You are eligible for most benefits if you work at least 20 hours a week. If you work less than 20 hours a week, you are still eligible for the OptumCare 401(k) Retirement Plan, Employee Assistance Program, Business Travel Accident Insurance, Commuter Expense Reimbursement Account (CERA), Rally Wellness, Employee Discounts, United for Giving, UnitedHealth Group Credit Union, UnitedHealthcare[®] Group Medicare Advantage (PPO) Plan, and paid holidays.

Enrolling Dependents and Dependent Verification Process

You'll need each dependent's birth date and Social Security Number to enroll them in coverage. If you enroll any dependents in OptumCare medical, dental or vision, you'll need to provide documentation verifying their eligibility for coverage. One to three weeks after you enroll, you'll receive instructions at your home address explaining how to provide appropriate documentation.

Medical Credits Help You Pay for Medical Coverage

Medical coverage is an important partnership between you and the company. We offer you choice so you can select a plan that meets your needs and we offer you medical credits to help offset the premium cost of your medical plan. These credits pay for a significant portion of your coverage. You must elect OptumCare medical coverage to receive medical credits.

Medical credits are based on:

- **Who you cover.** The amount of this credit varies from \$141.04 to \$577.20 per pay period. It's based on who you cover (you only, you plus spouse/domestic partner, you plus child(ren), or you plus family) and how many hours a week you are scheduled to work.
- **Attesting you (and your spouse/domestic partner, if enrolled in your medical plan) have been tobacco free for at least 12 months.** The tobacco-free credit is \$15 per pay period. If either of you are tobacco users, you may be able to earn the tobacco-free credit by enrolling in and successfully completing the Quit for Life[®] program, or we will accommodate the recommendations of your personal physician.

Medical Plans

You choose the medical plan that best fits your needs based on how 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 well-being. Medical coverage is offered through UnitedHealthcare. Find network providers and facilities at welcometouhc.com/optumcare.

HSA Plan — Options 1 and 2

These plans qualify as Consumer-Directed Health Plans (CDHP), which means you take direct responsibility for how you access and pay for care. There is a significant financial incentive — driven by a higher deductible — to use high quality, cost-effective care. These plans partner with a Health Savings Account (HSA) to help you save and pay for eligible health care expenses. Both HSA Plans are available to all team members.

These plans offer pharmacy coverage, 100% coverage after you meet the out-of-pocket maximum, and clinical and well-being 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. After you meet the deductible, the plan pays at 90% until you reach the out-of-pocket maximum, at which point the plan pays 100%. The two HSA plan options offer different premiums, deductibles and out-of-pocket maximums.

If you enroll in one of the HSA Plan options, an HSA will be automatically opened for you at Optum Bank. 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) coverage, and \$1,000 for you plus family coverage. The company contribution is deposited into your HSA on a per paycheck basis. You can also put your own money into the account by making pretax payroll contributions, up to IRS limits. Your HSA can be used for qualified health care expenses now or saved to pay for future expenses. You own your HSA, which means it's yours to keep even if you switch to another medical plan, change jobs or retire.

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

2020 contributions (including employer contributions) are limited to the figures below.

HSA Funding Limits	
You	\$3,550
You + Family	\$7,100
Catch-Up Contribution (age 55+)	\$1,000

The company contributes annually to your HSA.

OptumCare HSA Contribution	
You	\$500
You + Child(ren)	\$750
You + Spouse/DP	\$750
You + Family	\$1,000

Prorated based on your coverage start date

Network Plans

OptumCare network plans — the National Network Plan, Accountable Care Plan, Doctors Plan and OptumCare Plan — only pay benefits if you see a network provider.

National Network Plan

The National Network Plan offers a lower deductible and copays for certain services. 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 is satisfied. After you meet the deductible, the plan pays at 80% until you reach the out-of-pocket maximum, at which point the plan pays 100%. This plan is available to all team members.

Doctors Plan

The Doctors Plan is built on the premise that a strong relationship with your primary care physician leads to better health outcomes. This plan offers a low premium and no copays for primary care office visits, urgent care visits, convenience care visits or virtual visits. This plan is only available to team members who live in certain home ZIP codes in the following counties in the Denver, Colo. area: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso and Jefferson.

Accountable Care Plan

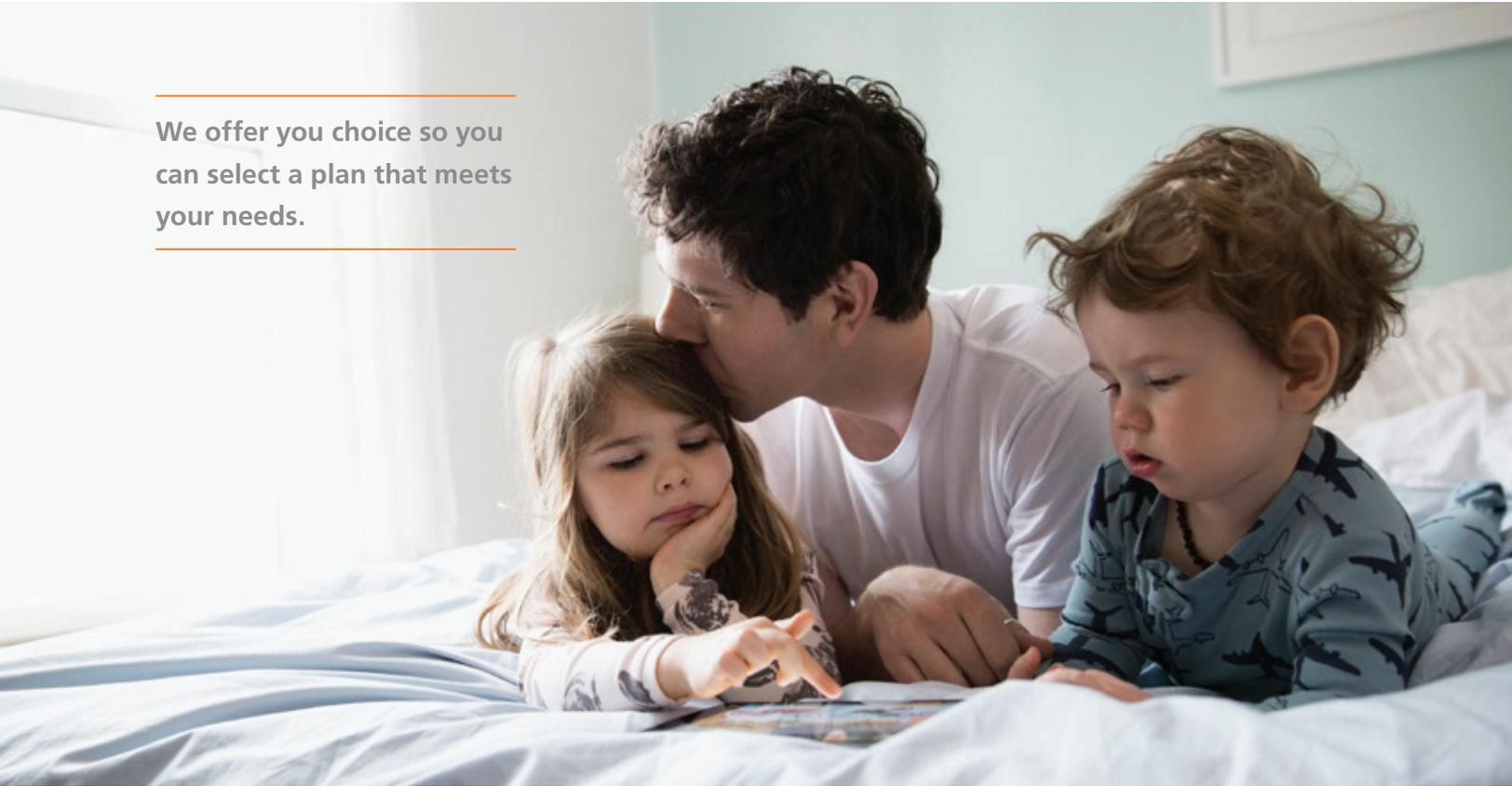
The Accountable Care Plan gives you access to a value-based, focused network of providers, hospitals and other health care professionals who work together to provide coordinated, high-quality, cost-effective care. It requires a primary care physician to coordinate your care. You get the best value by using Tier 1 providers. You can still see non-Tier 1 providers, but your costs will be higher. This plan is only available to team members who live in certain home ZIP codes in Arizona, Indiana, Massachusetts, New Jersey and Ohio.

OptumCare Plan

The OptumCare Plan is a value-based plan that offers preferred pricing when you use an OptumCare provider. You are responsible for the cost of many services until the deductible is satisfied. After you meet the deductible, the plan pays at 80% until you reach the out-of-pocket maximum, at which point the plan pays 100%. This plan is available to all team members who aren't eligible for the Accountable Care Plan or Doctors Plan.

Our network plans give you 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.

We offer you choice so you can select a plan that meets your needs.



Medical Plans

	HSA Plan		National Network Plan	Doctors Plan	Accountable Care Plan		OptumCare Plan		
	Option 1	Option 2	In-network	Network	Tier 1	Non-Tier 1	Tier 1	Tier 2 (National Network)	
Calendar Year Deductible									
Individual	\$3,500	\$2,800	\$1,800	\$1,100	\$1,800		\$1,800		
Family	\$7,000	\$5,600	\$3,600	\$2,200	\$3,600		\$3,600		
Coinsurance (what you pay)	10%	10%	20%	20%	20%	40%	20%		
Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)									
Individual	\$6,750	\$5,600	\$3,600	\$5,000	\$3,800		\$3,600		
Family	\$13,500	\$11,200	\$7,200	\$10,000	\$7,600		\$7,200		
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited		Unlimited		
Copays/Coinsurance (What You Pay)									
Preventive Care	No charge	No charge	No charge	No charge	No charge		No charge		
Primary Care Visit	10%*		20%*	No charge	\$20	40%*	\$20	20%*	
Specialist Visit			20%*	\$100	\$40	\$40 + Ded/40%	\$40		
Urgent Care			20%*	\$30**	No charge	\$20		\$20	20%*
Convenience Care			\$20	No charge	20%*		\$20		
Virtual Visit	No charge		No charge	No charge	No charge		No charge		

*After deductible

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

Pharmacy Benefits

Prescription drug coverage is included in your medical plan and administered through OptumRx. Find network pharmacies at welcometouhc.com/optumcare.

Tiers indicate the amount you pay for your prescription, which is determined by your medical plan. Tier 1 medications provide the highest overall value with the lowest out-of-pocket costs. Choosing medications in lower tiers may save you money. Ask your doctor if a Tier 1 or Tier 2 option can work for you.

Tiers indicate the amount you pay for your prescription, which is determined by your medical plan.

Your Cost	Tier	What's Covered	Helpful Hints
\$ Lowest	1	Medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included.	Use Tier 1 drugs for the lowest out-of-pocket costs.
\$\$ Mid-range	2	Medications that provide good overall value. A mix of brand-name and generic drugs.	Use Tier 2 drugs, instead of Tier 3, to help reduce your out-of-pocket costs.
\$\$\$ Higher	3	Medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics.	Ask your doctor if a Tier 1 or Tier 2 option could work for you.

Refer to the chart below for prescription costs by tier. Medical and prescription drug deductibles are combined.

HSA Options 1 and 2, National Network, Accountable Care and OptumCare Plans			
	Tier 1	Tier 2	Tier 3
Preventive Copays			
Retail	\$15	\$40	\$85
Mail Order	\$35	\$90	\$190
Non-Preventive HSA Plans			
Retail and Mail Order	10% after deductible is met		
Non-Preventive National Network, OptumCare, & Accountable Care Plans			
Retail and Mail Order	Same as preventive benefits		

Doctors Plan				
	Tier 1	Tier 2	Tier 3	Tier 4
Preventive and Non-Preventive Copays				
Retail	\$10	\$35	\$85	\$300
Mail Order	\$25	\$87.50	\$212.50	\$750

Dental Plans

We offer two dental plan options through UnitedHealthcare — the Basic and Comprehensive Plan. Both encourage preventive dental care as an important part of your overall well-being and provide benefits for services that are essential to the proper care of your teeth. The Comprehensive Plan also includes coverage for major services and orthodontia for children up to age 19. Both plans allow you to see any dentist, but you'll receive a higher level of benefit when you use a network dentist. Find network dentists at yourdentalplan.com/dentistsearch.

	Basic Option		Comprehensive Option	
	Network	Non-Network	Network	Non-Network
Deductible*				
Individual	\$50	\$100	\$25	\$75
Family	\$100	\$200	\$50	\$150
Preventive Services	Covered 100%, no deductible, does not count toward annual maximum			
Coinsurance				
Basic Services	You pay the deductible; plan then pays 50% of the scheduled fee	You pay the deductible; plan then pays 50% of reasonable and customary charges	You pay the deductible; plan then pays 80% of the scheduled fee	You pay the deductible; plan then pays 80% of reasonable and customary charges
Major Services	No coverage		You pay the deductible; plan then pays 50% of the scheduled fee	You pay the deductible; plan then pays 50% of reasonable and customary charges
Maximums				
Annual Benefits*	\$1,000/individual		\$1,500/individual	
Orthodontia Lifetime	Not applicable		\$1,500/eligible dependent under age 19	

*Does not apply to orthodontia services

Vision Plan

Even those with perfect eyesight should have their vision checked on a regular basis. We offer comprehensive vision coverage — provided by UnitedHealthcare — which includes an exam, lenses and frames, or contacts in lieu of lenses and frames, with varying copays. With this plan, you can see any vision provider, but you'll receive a higher level of benefit when you use a network provider. Find network vision providers at myuhcvision.com.

	Vision Plan	
	In-Network	Out-of-Network
What the Plan Pays		
Examination (<i>once/calendar year</i>)	100% after \$15 copay	Up to \$40 allowance
Materials		
Lenses (<i>once/calendar year</i>)		
Single Vision Lenses	100% after \$30 copay	Up to \$40 allowance
Bifocal Lenses		Up to \$60 allowance
Trifocal Lenses		Up to \$80 allowance
Frames (<i>once/every other calendar year</i>)		
Retail Frame Equipment	100% after \$30 copay, up to \$130 allowance	Up to \$45 allowance
Contact Lenses (<i>once/calendar year if you elect to purchase instead of lenses/frames</i>)		
Necessary	100% after \$30 copay	Up to \$210 allowance
Elective Selection	100% after \$30 copay, up to four boxes*	Up to \$105 allowance

*Elective Non-selection, up to \$105 allowance

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 pay for expenses associated with caring for elderly or child dependents.

An FSA lets you set aside pretax dollars to use for certain health, child care and elder care expenses.

Life and Disability Insurance

Life Insurance and Accidental Death & Dismemberment (AD&D) coverage provides financial protection for you and your family in the event of a serious accident or death. You can enroll or change your life insurance coverage any time during the year. Your election may require Evidence of Insurability. Disability coverage provides financial protection if an illness or accident prevents you from working for an extended period of time.

Basic Life and AD&D

You automatically receive company-paid Basic Life Insurance and AD&D coverage at one times your base salary, up to a maximum of \$500,000. You do not pay a premium for this coverage; however, the value of the company-paid premiums above \$50,000 is considered imputed income and is taxable.

Supplemental Life and AD&D

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

Spouse/Domestic Partner Life and AD&D

Protecting your family means more than just insuring yourself. You can buy Life Insurance and AD&D coverage for your spouse/domestic partner in increments of \$10,000, up to a maximum of \$250,000, with a guaranteed issue amount up to \$50,000. Premiums are based on your spouse/domestic partner's age, coverage amount and tobacco use status.

Child Life Insurance

You may buy coverage in increments of \$2,000 up to a maximum of \$10,000 of Child Life Insurance for each eligible child up to age 26. Premiums are based on your coverage amount, regardless of how many eligible children you cover.

Short- and Long-Term Disability

You automatically receive company-paid Short-Term Disability coverage equal to 60% of your base salary. Benefits generally begin after seven calendar days (five consecutive business days) of a qualified disability and continue for up to 180 calendar days. You also automatically receive company-paid Long-Term Disability coverage equal to 60% of your base salary up to the plan maximum. Benefits generally begin after 180 days of disability and the monthly maximum benefit is \$15,000.

Other Insurance

Business Travel Accident Insurance

You automatically receive company-paid Business Travel Accident Insurance, which offers financial protection if you experience a covered accident or sickness while engaged in company business travel resulting in death, dismemberment or disability, including certain medical-related expenses.

Critical Illness Insurance

Critical Illness Insurance provides financial support if you are diagnosed with certain covered conditions, such as cancer, heart attack or stroke. Critical Illness Insurance is separate from, but intended to complement, your medical coverage. The plan pays a lump sum amount, depending on the condition, to help you pay out-of-pocket medical and living expenses.

Accident Insurance

Accident Insurance helps offset costs associated with an injury due to an accident. Separate from your medical coverage, the plan pays a fixed benefit amount to offset costs associated with treatment of common injuries, such as concussions, dislocations, broken bones or burns.

Medicare Advantage Plan

The UnitedHealthcare[®] Group Medicare Advantage (PPO) plan is available exclusively to Medicare-eligible team members in the UnitedHealth Group family of companies, as well as their Medicare-eligible parents, parents-in-law, step parents and spouses. This plan offers medical and prescription drug coverage in one plan at a monthly premium of less than \$100.

Well-being and Work/Life Programs

Employee Assistance Program

The Employee Assistance Program (EAP) is a free resource for work/life issues. It can help you (and your household members) if you're suffering from grief, depression, stress, alcohol and substance misuse, family/marriage difficulties and more. It's free, confidential and available anytime — day or night — for referral services and counseling by phone. You can also have three face-to-face visits with a licensed counselor per covered individual, per issue, per year.

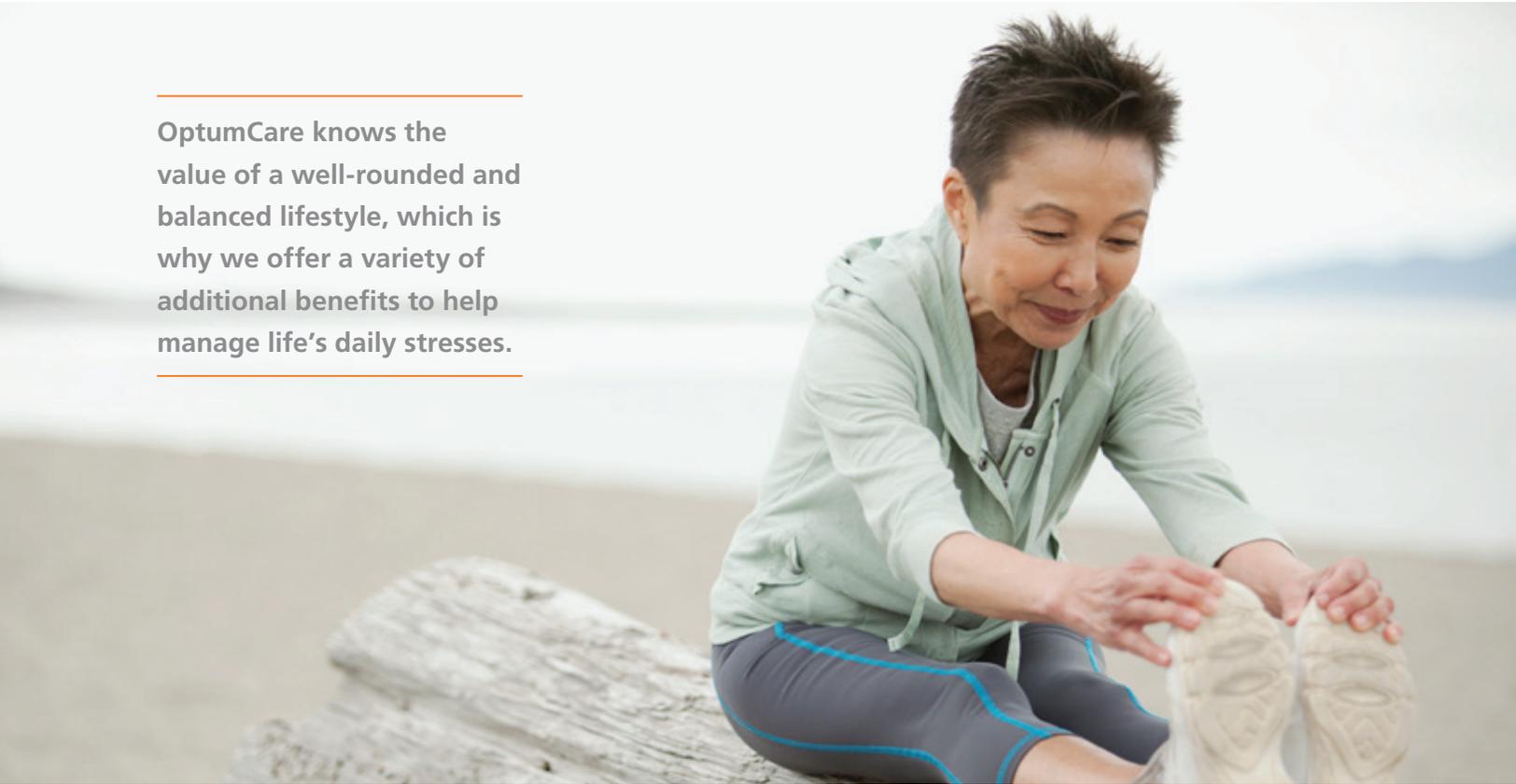
Rally[®] Wellness

Rally is the OptumCare wellness resource. On the Rally web portal or mobile app, you'll find information and activities that support your well-being. Complete missions and challenges and earn Rally coins, which 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.

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 \$25 or greater and all gift cards (this is called imputed income).

OptumCare offers a number of additional benefits that can help you plan for the future, save money in the present or support you through the unexpected.

OptumCare knows the value of a well-rounded and balanced lifestyle, which is why we offer a variety of additional benefits to help manage life's daily stresses.



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, which makes it easy for you to double the impact of your contributions. Donate and receive a match to nearly all nonprofit organizations any time of the year and when you track 30 hours of volunteer time, we'll donate \$500 to a nonprofit of your choice.

Employee Discounts

As part of the OptumCare benefits package, you have access to the UnitedHealth Group employee discount site. This site is your source for thousands of discounts on products and services including group legal, long-term care, home and auto insurance, as well as other things like gym memberships, cell phone plans and child care. Plus, some purchases made through the employee discount site are eligible for cash back.

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

Note: some care delivery organizations follow a separate holiday schedule.

Paid Time Off (PTO)

We offer team members a PTO program that combines vacation and sick leave into a single bank of time to use when you're away from work. PTO is earned based on years of service and the number of hours you are regularly scheduled to work. You accumulate PTO grants each pay period. Generally, PTO is offered to team members working 20 or more hours a week. Some care delivery organizations may follow a separate PTO grant schedule.

PTO Donation

If you aren't planning to use all of your PTO in a year, you can donate unused time to the UnitedHealth Group PTO Donation Bank. Colleagues experiencing a catastrophic event or a life-threatening illness or injury can request time from the donation bank after their PTO has been exhausted. PTO donation is not open to team members who are considered providers.

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. Participation in the tuition reimbursement program is at the discretion of the business.

Continuing Medical Education (CME)

We offer CME to support professional medical providers who want to maintain, develop and increase their knowledge, skills and performance so they can better serve their patients. CME content includes the knowledge and skills recognized and accepted by the profession to maintain, develop and increase the expertise of physicians and Advanced Practice Clinicians (APC) in order to deliver the highest quality clinical care.

Commuter Reimbursement

The Commuter Expense Reimbursement Account (CERA) is a reimbursement account that lets you use pretax dollars to pay for qualified parking and public transportation expenses. You choose the amount to use, up to the IRS limit of \$270 per month in 2020. This is a month-to-month benefit and you can change your participation at any time.

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 to you as part of your OptumCare medical plan.

Maternity Support

Free to you if you're enrolled in an OptumCare medical plan, the Maternity Support Program offers access to health and educational resources — including a dedicated nurse — from pre-conception through the first few months of your baby's life. Your nurse can answer questions about pregnancy, high-risk births, newborn caregiving, postpartum self-care and more.

Adoption Assistance

If you're growing your family through adoption, the Adoption Assistance Plan reimburses you for qualified expenses incurred in the legal adoption of a child under age 18. Eligible employees can be reimbursed up to \$5,000 for each adopted child. 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.

Sharing is caring. If you're not planning on using all of your PTO, consider donating it to someone in need.

Paid Parental Leave

Paid Parental Leave gives new parents up to two consecutive weeks of paid leave following the birth or adoption of a child or placement of a foster child. Use it 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. To be eligible for Paid Parental Leave, you must have 12 months of service and 1,250 hours of work in the 12 months prior to the start of your leave.

Financial Benefits

OptumCare 401(k) Retirement Plan

The OptumCare 401(k) Retirement Plan is an additional way to strengthen your financial fitness and prepare for retirement. You are automatically enrolled in the 401(k) plan at a 3% pretax contribution rate. You can increase your rate, contributing up to 50% of your eligible pay, decrease your rate or discontinue your contributions at any time. You can also choose to contribute on a pretax and/or Roth after-tax basis.

After one year of service, you will be eligible for company matching contributions. 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 own (or are 100% vested in) your contributions at all times and your company matching contributions are 100% vested after you've been credited with two years of service or reached age 65 while employed.

Executive Savings Plan (ESP)

ESPs permit eligible team members (based on salary and grade level) to defer up to 80% of their base salary and up to 100% of eligible incentive awards, while deferring taxation on their contributions. If you are eligible, Fidelity will invite you to enroll.

Employee Stock Purchase Plan (ESPP)

With the ESPP, you can use after-tax payroll contributions to purchase UnitedHealth Group common stock at a discount. Stock is purchased at a 10% discount at the end of the six-month purchase period. There are two ESPP enrollment periods each year and you can contribute 1% to 10% of your base pay, up to certain plan limits. To be eligible to participate, you must be regularly scheduled to work 20 hours per week or more than five months per year.

UnitedHealth Group Credit Union

The UnitedHealth Group Credit Union, a division of BCU, offers a full range of financial products and affordable banking services. Credit Union members are eligible for low-rate loans, great rates on checking accounts, mobile banking and more. Plus, you can access your payroll funds up to two days early with Enhanced Direct Deposit™. All team members and their family members can join the UnitedHealth Group Credit Union.

Invest in retirement — and yourself — with help from OptumCare.



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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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