

# FOR PEOPLE WHO BRING IT ALL EVERY DAY

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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.**<sup>sm</sup>

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 we offer our employees as part of our Total Rewards. And, learn more about your career options by visiting [careers.unitedhealthgroup.com](https://careers.unitedhealthgroup.com).





# UnitedHealth Group Total Rewards Brochure

## Health & Wellness Benefits\*

Our mission is to help people live healthier lives and help the healthcare system work better for everyone. That includes you and your family. UnitedHealth Group gives you the programs and resources you need to take care of your health and manage health care costs. Health and wellness benefits are available to regular full-time and part-time employees working at least 20 hours per week. You and the company contribute 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](http://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.

Eligible employees are defaulted into “no coverage” unless they actively enroll in a medical plan. Covered services are the same for all three plans. The differences among the Low-Deductible, Balanced and Low-Premium plans are in the premiums, deductibles and out-of-pocket maximums:

- Low-Deductible plan offers the lowest deductible allowed by law for an HSA-eligible plan and a higher premium.
- Balanced plan has a moderate premium and a moderate deductible.
- Low-Premium plan has a lower premium and a higher deductible.

\* 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.

**Employee – 2018 Effective Jan. 1, 2018**

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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, 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.

Visit [benefitsinfo.uhg.com](https://benefitsinfo.uhg.com) for more information.

## **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.

Visit [benefitsinfo.uhg.com](https://benefitsinfo.uhg.com) for more information.

## ***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.

If you enroll in the Low-Deductible, Balanced or Low-Premium plan you can choose to receive your *Rally for Health* financial reward as a premium discount or as an HSA contribution. If you enroll in a Primary Care plan, you will automatically receive the premium discount for any earned *Rally for Health* reward.

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## 2018 UnitedHealth Group Medical Premiums

Note: The rates listed below do not reflect the \$600/\$1,200 *Rally for Health* rewards or the company-provided \$500/\$1,000 HSA contributions.

Premiums per pay period, based on annual salary —  
Full-time employees

Premiums per pay period, based on hours  
worked — Part-time employees

Base Salary Levels			Hours Worked per Week	
to \$50,000	\$50,001 – \$100,000	\$100,001+	30 – 34	20 – 29

### Employee Only

<b>Low-Deductible</b>	\$52.89	\$72.38	\$91.91	\$100.73	\$151.62
<b>Balanced</b>	\$32.29	\$42.10	\$55.40	\$65.78	\$115.78
<b>Low-Premium</b>	\$23.08	\$30.54	\$37.20	\$41.31	\$99.70
<b>Primary Care</b>	\$30.01	\$38.07	\$49.44	\$66.74	\$111.97

### Employee Plus Spouse or Domestic Partner

<b>Low-Deductible</b>	\$130.04	\$184.34	\$236.92	\$248.00	\$345.61
<b>Balanced</b>	\$74.28	\$118.03	\$158.12	\$176.90	\$271.80
<b>Low-Premium</b>	\$60.41	\$83.11	\$114.91	\$143.76	\$234.14
<b>Primary Care</b>	\$66.48	\$108.47	\$140.60	\$168.75	\$259.13

### Employee Plus Children

<b>Low-Deductible</b>	\$110.04	\$153.86	\$196.86	\$211.33	\$296.48
<b>Balanced</b>	\$55.40	\$93.91	\$127.69	\$147.04	\$229.82
<b>Low-Premium</b>	\$39.69	\$63.59	\$88.69	\$117.54	\$196.38
<b>Primary Care</b>	\$52.73	\$86.62	\$112.75	\$141.40	\$219.93

### Employee Plus Family

<b>Low-Deductible</b>	\$190.16	\$271.28	\$349.40	\$357.18	\$492.18
<b>Balanced</b>	\$101.34	\$173.26	\$233.42	\$252.33	\$383.58
<b>Low-Premium</b>	\$73.85	\$121.77	\$169.13	\$203.75	\$328.75
<b>Primary Care</b>	\$95.92	\$159.45	\$207.54	\$240.70	\$368.08

# UnitedHealth Group 2018 Total Rewards Brochure

## Dental Options

The two dental options, Basic and Comprehensive, allow you to obtain dental services from network and non-network providers. You will receive a higher level of benefits when you see a network provider.

To find a network provider, visit [uhg.welcometouhc.com](http://uhg.welcometouhc.com).

### Basic Option

The Basic Option provides coverage for preventive and basic services such as oral exams, cleanings, x-rays, fillings and root canals.

### Comprehensive Option

The Comprehensive Option provides coverage for preventive and basic services, as well as major services, such as crowns, inlays and dentures, and orthodontia services for eligible dependents, up to age 19.

## 2018 Dental Rates Per Pay Period

Premiums Per Pay Period for Full-Time Employees

	Basic	Comprehensive
Employee Only	\$2.76	\$10.21
Employee Plus Spouse or Domestic Partner	\$5.76	\$21.26
Employee Plus Children	\$5.76	\$21.34
Employee Plus Family	\$8.44	\$31.26

Premiums Per Pay Period for Part-Time Employees (20-34 hours per week)

	Basic	Comprehensive
Employee Only	\$10.39	\$18.10
Employee Plus Spouse or Domestic Partner	\$21.66	\$37.67
Employee Plus Children	\$21.42	\$37.71
Employee Plus Family	\$31.40	\$55.22

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## 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.

Vision coverage offers vision care services benefits for you, your spouse or domestic partner and your eligible dependents. You can select any vision option — Exam Only, Exam & Materials or Exam & Materials PLUS. 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.

To find a network provider, visit [uhg.welcometouhc.com](http://uhg.welcometouhc.com) and select “Locate a Provider.”

## 2018 Vision Rates Per Pay Period

Premiums Per Pay Period for Full- and Part-Time Employees

	Exam Only	Exam & Materials	Exam & Materials PLUS
Employee Only	\$0.74	\$2.70	\$5.26
Employee Plus Spouse or Domestic Partner	\$1.28	\$4.61	\$9.10
Employee Plus Children	\$1.34	\$4.84	\$9.54
Employee Plus Family	\$1.86	\$6.73	\$13.16

## 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 is your go-to resource for personalized health care support and guidance, day or night, 365 days a year
- On-site Well Clinics
- Solutions for Caregivers eldercare assessments and case management
- More than 90 fitness centers and 70 walking paths
- Group Fitness Classes

\* To receive network-level benefits for eye exams, you must use a UnitedHealthcare Vision network provider. If you do not use a UnitedHealthcare Vision network provider, you must submit your claims to UnitedHealthcare to receive the non-network reimbursement allowance.

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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 qualified 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 childcare 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 qualified parking and public transportation.

## 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.

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\* There are two types of Health Care FSAs: Full-Purpose and Limited-Purpose. You are eligible for only one type of account, based on your medical plan. If you are enrolled in an HSA-eligible plan and contributing to an HSA, 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 actually open an HSA.

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## Short-Term Disability

UnitedHealth Group automatically provides Basic Short-Term Disability (STD) coverage at no cost to you. Basic STD coverage offers a benefit of 60% of eligible compensation.

## Supplemental Short-Term Disability

Employees can elect to purchase Supplemental Short-Term Disability, which provides an additional benefit of 20% of eligible compensation, for a total STD benefit of 80% of eligible compensation.

## 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 eligible compensation. 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.

## 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.



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## 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.

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## 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

Visit [benefitsinfo.uhg.com](https://benefitsinfo.uhg.com) for more details.

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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 2018 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.

### 2018 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	28 days

### Holidays

Each year, UnitedHealth Group recognizes eight company holidays. Eligibility varies according to when employees 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 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.

### 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.

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## **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 an important, free resource for work/life issues. It 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 hours a day, 365 days a year. 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.