



UNITEDHEALTH GROUP

**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. We've put together programs and options that address unique lifestyles and needs.

We offer competitive health and well-being 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 your Total Rewards.

Anthony S.
Utilization Nurse Management

2023

UnitedHealth Group Total Rewards

Effective Jan. 1, 2023



Health & Well-being 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 programs and resources that support you in living a healthier life and managing health care costs. Generally, health and well-being 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.

For eligible employees, most health benefits are effective the first of the month following your first day of employment as long as you enroll during your initial 30-day enrollment period. After your initial enrollment period, you won't be able to change your health benefits until the next Open Enrollment period, 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.

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UnitedHealth Group 2023 Total Rewards

Medical Plans

UnitedHealth Group offers two types of medical plans for you and your family. Plan eligibility is based on your home ZIP code. The two types of plans are:

Copay plans offer cost predictability and member simplicity. For many people, predictable health care costs are essential to maintaining a balanced budget.

HSA-eligible plans allow you to take charge of your health. You get the most from your coverage when you actively engage in your health care and decision-making. These plans offer tax benefits, including a savings opportunity through a Health Savings Account (HSA), which can be used for qualified medical expenses now and in the future.

Note: All medical plans are eligible to use a tax-advantaged health care account — either a full-purpose Health Care Flexible Spending Account (FSA) with a copay plan or a Health Savings Account (HSA) depending on which plan you choose — to pay for eligible health care expenses.

When choosing a medical plan, it's important to carefully consider all of the relevant factors and decide what's most important to you and your family such as premiums, out-of-pocket costs when you or a family member needs care, and other variables, like whether your doctor is in network.

While it's important for you to understand and weigh the differences in the medical plans offered, rest assured that all of them offer many great benefits: in-network preventive care covered at 100%, access to high quality providers, free or low-cost virtual visits, free diabetic supplies and a free mail order benefit for insulin, and much more.



All medical plans cover in-network preventive care at 100% and you'll pay only a copay for preventive prescription drugs.



Rewards for Health

If you enroll in an eligible medical plan you can participate in Rewards for Health, our personalized well-being program. When you complete recommended activities, earn* up to

- \$800 for you.
- \$950 for you and your covered children.
- \$1,600 for you and your covered spouse/domestic partner.
- \$1,750 for you and your covered spouse/domestic partner **and** children.

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.

*Rewards earned are based on the actions of the employee and covered spouse/domestic partner. Children do not earn rewards.

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Dental Plans

The two dental plan 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.

Vision Plans

The three vision plan 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.

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.



Flexible options to cover the care you need without paying for what you don't.



Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (FSA) lets you set aside pretax dollars from your paychecks to pay for eligible child care and elder care expenses. Resources, discounts and support services for child and elder care are also available.

Commuter Expense Reimbursement Account

The Commuter Expense Reimbursement Account lets you set aside pretax dollars from your paychecks to pay for certain eligible commuter expenses, including parking and public transportation, up to the Internal Revenue Service (IRS) limit, which is \$300 in 2023.

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

Employee Basic Life Insurance and AD&D

If you work full time (35 or more hours per week), UnitedHealth Group provides Basic Life Insurance with AD&D coverage equal to two times your Benefit Compensation up to a maximum of \$2,000,000. You do not pay a premium for this coverage; however, the value of the



Money goes into your FSA accounts tax-free and comes out tax-free, as long as you use it to pay for eligible expenses.

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company-paid premiums above \$50,000 is considered imputed income and is taxable. If you work part time (fewer than 35 hours per week), 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 one to five times your Benefit Compensation, up to \$3,000,000 of combined Basic and Employee Supplemental Life Insurance coverage. Evidence of Insurability (EOI) may be required.

Spouse or Domestic Partner Life Insurance and AD&D

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.

Child Life Insurance

You may buy coverage of \$5,000 or \$10,000 per eligible child up to age 26. Premiums are based on your coverage amount, regardless of how many eligible children you cover.

Short-Term Disability Coverage

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, for approved leaves.

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%, for approved leaves.

Long-Term Disability Coverage

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 be non-taxable income.

Well-being Programs and Services

Stride

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.

Through Stride, you'll discover holistic well-being support resources, including:

- Access to Peloton which offers workouts across multiple fitness disciplines, including strength, yoga, meditation, stretching, bootcamp, cardio as well as indoor cycling and running content.
- Access to One Pass which offers a discounted subscription-based network of popular gyms, studios, and includes a membership to Shipt.
- 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.
- On-demand help for stress, anxiety, and depression through the Sanvello app. Sanvello offers on-demand resources such as guided journeys and coping tools to help improve overall mental well-being.
- Health transformation coaching through Real Appeal, an evidence-based weight loss program.
- More programs and online tools to help you meet your health goals.

Employee Assistance Program

Live and Work Well — our 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, 10 free in-person counseling sessions, unlimited telephonic counseling, crisis assistance, substance abuse resources and much more.

Other Insurance and Programs

Critical Illness Insurance

Critical Illness Insurance provides financial support if you are diagnosed with certain critical illnesses. You may buy coverage for yourself and eligible dependents. If you or a covered dependent is diagnosed with a critical illness, 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.

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Accident Insurance

Accident Insurance provides additional financial support if you are injured due to an accident. You may buy coverage for yourself and eligible dependents. The coverage pays fixed benefit amounts based on covered expenses for treatments resulting from an accident.

Group Legal Insurance

Group Legal Insurance is available for you to elect. It offers unlimited attorney assistance for covered matters, and a maximum of four hours of attorney assistance for eligible non-covered matters, as well as resources to help you prevent and resolve everyday legal and financial issues.

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 receive a \$10 reward for every hour of tracked volunteer time, up to \$500 annually.

United for Each Other

Natural disasters and catastrophic events can take a significant toll on those who experience these situations. Help your colleagues recover by donating to United for Each Other. If you have been impacted by a qualifying circumstance, you can apply to United for Each Other for financial support.

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. You are automatically enrolled at a 3% pretax contribution rate. You can increase your rate, decrease your rate or elect not to contribute to the plan at any time. Choose from either the pretax and/or Roth after-tax options.



Additional benefits to help support you through the unexpected.

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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. You are always 100% vested in your contributions.

After completing one year of service, you are eligible to receive company matching contributions to help your retirement savings grow faster. The maximum employer matching 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 you complete two years of service, turn age 65, die or become disabled.

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.

Executive Savings Plan

A select group of employees have an opportunity to participate in the Executive Savings Plan (ESP) which allows leaders to save more of their Base Salary and certain Incentive Awards while deferring taxation on contributions. If you are eligible, Fidelity will contact you with detailed plan information and enrollment instructions.

Stock Plan (Equity) Awards

UnitedHealth Group's Stock Plan (Equity) Award program is part of our performance-based compensation offerings. Stock plan awards recognize and reward leaders who exemplify our company values and make significant contributions toward our business success. In the U.S., stock plan awards are typically granted in the form of Restricted Stock Units or Non-Qualified Stock Options.



Financial benefits that go well beyond traditional programs to help you invest in your future and save money today.

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UnitedHealth Group Credit Union

The UnitedHealth Group Credit Union (UHGCU) offers accessible, not-for-profit banking services for employees and their families and helps you save for the future. Some benefits of banking with UHGCU include:

- Enhanced Direct Deposit, providing payroll direct deposits up to two days early.
- Competitive rates for home, auto, and student loans.
- High interest-bearing checking and savings accounts.
- Comprehensive mobile banking.
- On-site branches, banking services and ATMs at select locations.
- Large, nationwide surcharge-free ATM network and unlimited ATM fee reimbursement with PowerPlus Checking.™
- Lifetime membership once you join, regardless of where you work or live.

Employee Discounts

UnitedHealth Group takes a genuine interest in our employees' financial well-being, and seeks to provide offerings that support you in 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.

Competitive Compensation Opportunities

Base Pay

UnitedHealth Group's pay-for-performance culture is designed to engage and motivate our top-performing employees to do their best as they live our values and work to achieve UnitedHealth Group's mission. Many factors such as external market data, internal employee data, and local pay practices and regulations are considered to ensure pay is market competitive. Our programs are designed to increase pay as an individual's performance increases. We do this through increases to base pay – the annual salary or hourly rate – as well as using our variable pay programs.

Variable Pay

Variable pay is one of the key ways we build a pay-for-performance culture. It is compensation that an employee can receive for achieving or exceeding performance goals. Most employees are eligible for an incentive plan and our most widely used plans are the Rewarding Results Plan (RRP) and the Quarterly Variable Compensation (QVC) plan. Incentive awards through the Rewarding Results Plan are based on your contribution and the performance — financial and non-financial — of the business. The QVC incentive plan is specifically designed to reward employees when they achieve efficiency, quality and customer satisfaction expectations. In keeping with our pay-for-performance philosophy, QVC drives the quality of the customer experience by rewarding top performers with frequent incentive payouts. As employees have higher decision-making roles, the more important variable pay is as part of the total compensation package to help drive business results.

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 2023 PTO annual grant schedule for employees working 40 hours a week. If you work fewer than 40 hours a week, your PTO grants are prorated based on your standard workweek.

| 2023 PTO Annual Grant Schedule | | | |
|--|-------------|---------|---------|
| Years of Service | Less than 5 | 5 to 9 | 10+ |
| Grades 20-24, 84 | 18 days | 23 days | 28 days |
| Grades 25-32, 85-92, M1-M4 | 23 days | 28 days | 28 days |
| Senior & Executive Leadership Team (SLT & ELT) | 28 days | 28 days | 28 days |

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Holidays

UnitedHealth Group recognizes eight paid company holidays each year. The number of paid holidays you will receive is dependent on when you begin working at UnitedHealth Group.

Flexible Ways of Working

Our next-generation, modern ways of working include three work models to promote a collaborative and inclusive culture while balancing the needs of the business with the increased preference for flexible working arrangements. This includes part-time working options for UHG employees, including when returning from leave.

Paid Parental Leave

Paid Parental Leave provides an additional six 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 is available to both primary and non-primary caregivers and 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 twelve weeks.

Paid Caregiver Leave

Paid Caregiver Leave provides up to two weeks of paid time off to care for a child, parent, spouse, or domestic partner who has a serious health condition. The time off is allotted per a rolling 12-month period and can be taken continuously or intermittently depending on your family's needs.

Bright Horizons Back-Up Care™

Bright Horizons Back-Up Care™ helps you do your best work and care for your family, including children and adults/elders, with stress-free confidence by offering center- and home-based care, subsidized by UnitedHealth Group, to use when your regular care arrangements fall through or are unavailable and your job requires you to be at work.



Benefits that give you options to care for your loved ones and yourself.



Bright Horizons College Coach®

Take the worry out of your child's educational future with Bright Horizons College Coach®. This benefit is provided at no cost to you and gives you access to a team of college admissions and finance experts who can help you maximize your child's academic success and plan for college costs.

Nursing Support via Milk Stork

In addition to providing access to private lactation spaces while onsite and time off during the day to express, UHG supports nursing mothers traveling for company business by covering 100% of the cost of shipping breast milk home with Milk Stork.

Tuition Reimbursement

If you work at least 20 hours per week, you can qualify for up to \$5,250 per calendar year for approved 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.

This brochure describes benefits that are available to certain U.S.-based employees of UnitedHealth Group, UnitedHealthcare and Optum. Employees of some UnitedHealth Group affiliates are offered other employee benefit programs. The employee benefits that are available to any particular employee depend on their legal employer, business unit, geographic location and job classification, among other factors. Additionally, if information in this brochure is inconsistent with a governing benefit plan document or policy, the plan document or policy will control.

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