

# UNITEDHEALTH GROUP

## Optum Puerto Rico Total Rewards Brochure

At UnitedHealth Group, we 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 well-being options, and we contribute to the cost of benefits for you and your family. Read on to learn about the benefits we offer our Puerto Rico employees as part of your Total Rewards.

*This brochure provides a general description of the benefit plans provided for Puerto Rico employees. If there is any discrepancy with the official plan documents, the plan documents will control.*

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# Health & Wellness

Our mission of helping people live healthier lives extends to our employees. UnitedHealth Group (the Company), gives you the programs and resources you need to take care of your health and manage health care costs. Health and wellness benefits include medical, vision and dental coverage.

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 through convenient payroll deductions.

Medical, dental and vision coverage is provided under the UHG Triple-S PPO plan. A separate vision plan that includes additional benefits is also available.

## Who's Eligible

- Full-time employees regularly scheduled to work at least 35 per week
- Part-time employees regularly scheduled to work at least 20 to 34 hours per week
- Variable-hour employees who average at least 30 hours of service per week as measured during a 12-month look-back period. Eligible spouses, domestic partners and dependent children\*
- Part-time employees regularly scheduled to work fewer than 20 hours per week (Vision Plan only).

\*Refer to the Dependent Eligibility Rules and Requirements document located on the Benefits Site to understand the specific eligibility criteria for dependents. Select "Benefits Information" on the top menu and then click 'Quick Links' to locate the document.

## Helpful Tools

Your Triple-S PPO plan resources are just a click or a call away:

- Online: [ssspr.com](https://ssspr.com)
- Phone: 800-981-3241

## Medical Plan

Triple-S PPO	
SERVICES	DEDUCTIBLES, COPAYS AND COINSURANCE
<b>Major Medical</b>	
<b>Covers services such as:</b> cardiac rehabilitation, prosthetic devices and implants, orthotic devices, surgical assistance, sports medicine, allergy vaccines, among others.	
To receive services in the U.S. that are unavailable in Puerto Rico, you need a preauthorization, except in an emergency. Preauthorized services are covered through our Blue Cross Blue Shield (BCBS) network and will be paid directly to the participating provider, subject to the initial deductible and coinsurance of this coverage. Emergency care provided by both participating and non-participating providers in U.S. is covered.	
Initial Deductible	\$100 individual/\$300 family
Coinsurance	20%
Maximum Out-of-Pocket	\$2,000 individual/\$6,000 family
<b>Basic Coverage</b>	
Maximum Out-of-Pocket for medical, pharmacy and hospital services provided by participating providers*	\$6,350 Individual \$12,700 Family
*Nonessential benefits and services not covered or provided by providers outside our network aren't eligible for the accumulation of maximum out of pocket.	
<b>Preventive</b>	
Preventive Services	\$0
Preventive Immunization (Vaccines)	\$0
Immunizations (Vaccines) for Respiratory Syncytial Virus	20%
Sterilization and Vasectomy	\$0
<b>Medical Visits</b>	
General Practitioner	\$5
Specialist (including psychologist and psychiatrist)	\$10
Subspecialist	\$15
Chiropractor	\$0
<b>Tests</b>	
Labs	25%
X-Rays	25%
Specialized Tests	25%
<b>Outpatient Surgery</b>	\$0
<b>Therapy</b>	
Physical Therapy & Chiropractor Manipulations (combined up to 20 visits)	\$0
Respiratory Therapy	\$0
<b>Emergency Room</b>	
Accident & Illness	\$30
Recommended by <i>Teleconsulta</i>	\$0
<b>Urgent Care</b>	
Accident & Illness	<b>\$30</b>
Recommended by <i>Teleconsulta</i>	\$0
<b>Hospitalization</b>	
Regular (including mental health)	\$50
Partial (due to mental illness)	\$30

<b>Triple-S PPO</b>	
<b>SERVICES</b>	<b>DEDUCTIBLES, COPAYS AND COINSURANCE</b>
Home Health Care	25%
Durable Medical Equipment	25%
<b>Pharmacy Coverage</b>	
<b>Rule of Generic Mandatory Medication</b>	
The pharmacist will dispense generic medication as a first option, if a generic is available. If the plan member prefers or the physician prescribes a brand name drug instead of a generic, the member will pay the brand name drug copay plus the difference between the cost of the brand name drug and the generic drug.	
Generic Drugs	\$2
Preferred Brand Drugs	\$10
Non-Preferred Brand Drugs	\$15
Preferred Specialty Drugs	\$25
Non-Preferred Specialty Drugs	\$50
Chemotherapy Drugs	\$0
<b>90-Day Supply for Maintenance Medications (mail or 90 Days Program pharmacies)</b>	
Generic Drugs	\$4
Preferred Brand Drugs	\$20
Non-Preferred Brand Drugs	\$45
<b>Other Benefits</b>	
Chemotherapy	\$0
Radiotherapy	25%
Triple-S Natural (alternative medicine), up to six visits per policy year)	\$15
<b>Vision</b>	
Glasses or Contact Lenses (every two years)	\$150
Refraction Exam	25%
<b>Dental</b>	
Diagnostic and Preventive Services (up to two per policy year)	\$0
Restorative Services (up to two per policy year)	\$0
Periodontics	\$0; Deductible \$50. The plan will reimburse up to \$1,000 per policy year.
Orthodontics	The plan will reimburse 100%, up to \$1,000 per life.
This is a brief informational summary and does not replace or modify the policy. We urge you to review Optum Services Puerto Rico Triple S Plan Booklet so you understand, in detail, the benefits, limitations and exclusions of the coverage.	

## Vision Plans

The Triple-S PPO plan includes vision coverage. However, you are also eligible to elect any of the three vision plans listed below, available through UnitedHealth Care.

### Who's Eligible

- All regular full-time and part-time employees, including part-time employees working fewer than 20 hours per week.
- Eligible spouses, domestic partners and dependent children

### Coverage Options

- Exam Only
- Exam and Materials
- Exam and Materials Plus

### How the Plans Work

Under all three options, you can receive care from any provider, but you'll receive a higher level of coverage when you see a UnitedHealthcare vision provider. To find a participating vision provider, visit [myuhcvision.com](https://myuhcvision.com) and select "Locate a Provider" or call 800-638-3120.

If you see a provider outside the network, reimbursement for covered services is limited.

	Exam Only	Exam and Materials	Exam and Materials PLUS
<b>What the Plan Pays – Network Service</b>			
<b>Exams</b> (once/12 months)	100% after \$15 copay	100% after \$15 copay	100% after \$15 copay
<b>Frames*</b> (once/24 months)	Not covered	100% after \$15 copay, up to \$130 allowance	100% after \$15 copay, up to \$130 allowance
<b>Lenses*</b> (once/12 months)			
<ul style="list-style-type: none"> <li>• Single</li> <li>• Lined bifocal</li> <li>• Lined trifocal</li> <li>• Standard lenticular</li> </ul>	Not covered	100% after \$15 copay	100% after \$15 copay
<b>Contact Lenses*</b> (once/12 months if you elect to purchase contacts instead of lenses/frames)	Not covered	100% after \$15 copay, up to \$130 allowance	100% after \$15 copay, up to \$200 allowance
<b>Lens Options</b>	Not covered	100% for scratch-resistant coating and polycarbonate lenses	100% for: <ul style="list-style-type: none"> <li>• Scratch-resistant coating, tints, UV, photochromic</li> <li>• Standard anti-reflective, edge coat, polycarbonate</li> <li>• Standard, deluxe premium and platinum progressives</li> </ul>

*\*In a 12-month period the plan pays for glasses (lenses and frames) or contacts, but not both.*

## Using Your Vision Plan

### ID Cards

You will not receive an ID card and **you do not need one to use your vision benefits**. When you go to your appointment, you will need to provide the last four digits of your Social Security number and tell your provider you have the Spectera/UHC Vision plan. However, if you'd like a member ID card, you can easily print one on [myuhcvision.com](https://myuhcvision.com).

### Visit [myuhcvision.com](https://myuhcvision.com) to:

- Find an In-Network Provider – You must receive services from an in-network provider to receive the highest level of benefits. To locate an in-network provider, click on "Find a Doctor" and choose Find Vision Care.
  - If you receive services from an out-of-network provider, you must pay at the time of service and submit a claim for reimbursement up to the out-of-network allowance (typically up to \$45).
- File a Claim – If you use an in-network provider, your provider will file a claim for you. If you use an out-of-network provider, you will need to file a claim through [myuhcvision.com](https://myuhcvision.com).

## Life/Disability

### Basic Life/Accidental Death & Dismemberment (AD&D)

#### Who's Eligible

- Regular full-time employees working 35 or more hours per week
- Regular part-time employees regularly scheduled to work less than 35 hours per week

#### How It Works

Employee Basic Life Insurance is paid to your beneficiary in the event of your death. AD&D coverage is paid to you or your beneficiary if you suffer a serious injury or die because of an accident. Name your beneficiary during your enrollment or after you are enrolled. If you have not named a beneficiary, your beneficiary will be determined by plan provisions.

#### Coverage Options

- **Employee Basic Life/AD&D**
  - Full-time employees: Coverage equals two times your benefit compensation rounded up to the nearest thousand, up to a maximum of \$2 million.
  - Part-time employees: Flat coverage amount of \$10,000
  - You do not pay a premium for Basic Employee Life/AD&D coverage. However, if the value of your Employee Basic Life/AD&D coverage is more than \$50,000, you pay Puerto Rico income tax on the amount attributable to the cost of the coverage in excess of the \$50,000 limitation. This is called imputed income.

## Employee Supplemental Life/AD&D

### Who's Eligible

- Regular full-time employees working 35 or more hours per week

### How It Works

You can purchase Employee Supplemental Life /Accidental Death & Dismemberment (AD&D) to provide additional financial protection for you and your beneficiaries. UnitedHealthcare Insurance Company provides the coverage.

Employee Supplemental Life Insurance is paid to your beneficiary in the event of your death. AD&D coverage is paid to you or your beneficiary if you suffer a serious injury or die because of an accident. You can enroll for coverage at any time. You may be subject to Evidence of Insurability (EOI) underwriting if you enroll any time after your initial eligibility and if coverage exceeds certain limits.

### Coverage Options

You may choose:

- Employee Supplemental Life
- Employee Supplemental Life and AD&D

AD&D coverage doubles the benefit if you die as the result of an accident. If you have a covered dismemberment injury, you receive a percentage of the benefit.

### Coverage Amounts

You may buy 1x, 2x, 3x, 4x or 5x your benefit compensation. This can't exceed \$3 million of combined Basic Life and Employee Supplemental Life.

Any increase in Supplemental Life coverage will require proof of good health, also called Evidence of Insurability (EOI).

### New employees note:

You may elect coverage up to two times your benefit compensation, up to \$500,000, without EOI, during your initial enrollment. Coverage above that amount requires EOI before coverage is effective.

## Dependent Life/AD&D

### Who's Eligible

- Regular full-time employees working 35 or more hours per week

### How It Works

Dependent Life Insurance pay benefits to you if your spouse or domestic partner or child dies. Dependent AD&D insurance pays benefits to you if your spouse or domestic partner suffers a serious injury or dies because of an accident.



## Coverage Options

You may choose:

- Spouse/Domestic Partner Life
- Spouse/Domestic Partner Life and AD&D

AD&D coverage doubles the benefit if your spouse or domestic partner dies as the result of an accident. If he or she has a covered dismemberment injury, your spouse/domestic partner receives a percentage of the benefit.

## Coverage Amounts

You can purchase coverage in increments of \$10,000 up to maximum of \$250,000.

If you get married or establish a domestic partnership, you have a one-time opportunity during your initial enrollment period to elect coverage of \$50,000 or less without proof of good health, also known as Evidence of Insurability (EOI).

**New employees note:** You have a one-time opportunity during your initial enrollment period to elect coverage up to \$50,000 without providing proof of good health (EOI). Coverage above that amount requires EOI before coverage is effective.

## Coverage Options

You may purchase Child Life that pays a benefit in the event of your child's death.

## Coverage Amounts

You may choose:

- \$5,000 per eligible child
- \$10,000 per eligible child

You may cover your eligible children up to age 26, or beyond, if the child has a disability that qualifies for extended coverage. If you have a child enrolled in life insurance who turns 26 during the year, you must call HRdirect to have them removed from coverage when they turn 26 or to request extended coverage due to disability.

You can purchase, change or drop coverage any time during the year without providing proof of good health, also known as Evidence of Insurability.

## Short-Term Disability

### How It Works

In addition to the Puerto Rico public disability benefit Seguro por Incapacidad No Ocupacional Temporal (SINOT), Short-Term Disability (STD) provides financial protection if you are unable to work because of a short-term illness or injury. You are automatically enrolled in Basic STD. The Company pays the full cost of this coverage. You can increase your coverage by buying Supplemental STD.

### Who's Eligible

- Regular full-time employees working 35 or more hours per week
- Regular part-time employees regularly scheduled to work 20 or more hours per week

## Coverage Options

### Basic Short-Term Disability

You are automatically enrolled in Basic STD coverage at no cost to you. This benefit provides 60% of your STD Pre-disability Earnings if you are unable to work due to illness or accident.

### Supplemental Short-Term Disability

You may purchase Supplemental STD coverage, which provides an additional benefit of 20%, increasing your STD benefit to 80% of your STD Pre-disability Earnings.

You pay the full cost of Supplemental Short-term Disability.

## Coverage Amount

Benefits may begin after a qualified disability continues for at least five consecutive business days and may continue for up to 180 calendar days. The benefit amount is:

- 60% or 80% of your STD Pre-disability Earnings, depending on your election on the date of your disability.
- Your STD benefit will be reduced by any disability income you may receive from other sources such as Workers' Compensation, Social Security or any company- or government-sponsored disability programs such as SINOT.

## Long-Term Disability

### Who's Eligible

- Regular full-time employees working 35 or more hours per week
- Regular part-time employees regularly scheduled to work 20 or more hours per week

### How It Works

The Company automatically provides Long-Term Disability (LTD) coverage at no cost to you.

Benefits generally begin after 180 days of disability (the maximum Short-Term Disability benefit period). If you remain disabled under the terms of the LTD plan, benefits may be payable until age 65 or later depending on your age at the time you become disabled.

### Benefit Amount

You will receive 60% of LTD Pre-disability Earnings, up to the plan's maximum. Your LTD benefit will be reduced by any disability income you may receive from other sources such as Workers' Compensation, Social Security or any company- or government-sponsored disability program.

## Business Travel Accident Insurance

### Who's Eligible

- Regular full-time employees working 35 or more hours per week
- Regular part-time employees regularly scheduled to work less than 35 hours per week

UnitedHealth Group provides Business Travel Accident Insurance (BTA) that includes out-of-country medical coverage, along with Accidental Death, Dismemberment, and Disability coverage, for employees who are traveling on authorized Company business.

UnitedHealthcare Global Assistance & Risk is the medical, security and travel assistance service provider supporting the Business Travel Accident Insurance. The Emergency Response Center is available 24 hours a day, 365 days a year. Additional information is available on the Global Intelligence Center. If required to set up a username and password, use policy number 354681 for the following services:

- Medical, Security & Travel Assistance
- Medical, Repatriation or Political Evacuation
- General Travel Advice

If you need assistance before, during or after your business travel, contact UnitedHealthcare Global Assistance & Risk at **1-866-870-3475** and provide the following information:

- UnitedHealth Group UnitedHealthcare Global identification number **354681**
- Your name and employee identification number
- Your current location or planned destination and home country
- Your condition, symptoms or query
- A telephone number where they can contact you

## Employee Assistance Program

**It doesn't matter who you are – or how hard you work. Life can throw you a curve ball.** Sometimes you can handle it yourself. But other times, challenges can be large enough to warrant a little extra help. That's why UnitedHealth Group offers the Employee Assistance Program (EAP). Available 24/7, the EAP provides confidential help when you need it most. It also offers quick access to experts who can help you with a wide range of well-being and family support services. Services are available in English and Spanish.

### Who's Eligible?

- All active employees and their household family members

### How It Works

The EAP is a voluntary and completely confidential resource to help you with a variety of personal and family issues. There is no cost for telephonic and online access to EAP resources. The first 10 face-to-face sessions (per person, per issue, per year) with a licensed counselor are free.

You can receive in-person and telephonic support with qualified counselors for a variety of issues including:

- Emotional problems
- Family and marriage difficulties

- Alcohol and substance abuse
- Grief, depression and stress
- And more

You also have telephonic, online access and referrals to support your work/life including:

- Emotional support around adult/elder-care services
- Emotional support for child/parenting issues
- Legal information and guidance with a qualified legal representative
- Financial consultation with an Independent Financial Advisor

The telephonic and online EAP resources are available anytime, day or night, for counseling and referral services to professional advisers and local community resources. All employees and their family members are eligible.

For additional resources and information:

Online: livewell; access code: uhgglobal

Phone: 866-229-2572, available 24/7

- Alternative: 58 98011
- Out of country: +54 11 5299 2140

## Financial Benefits

### UnitedHealth Group Puerto Rico Savings Plan

The UnitedHealth Group Puerto Rico Savings Plan makes it easy to save a percentage of your eligible pay on a pretax basis to help you build financial savings for retirement. Plus, you may receive Company matching contributions, too!

#### Who's Eligible

Regular full-time, part-time, per-diem and temporary employees are immediately eligible to participate in the plan and make contributions.

#### How it Works

Enroll in the plan or make changes to your contribution at any time on the [Banco Popular](#) website or call 888-724-3657.

Select the percentage of your pay to contribute to your savings plan, which will be deducted from your paycheck each pay period. You may contribute up to the Puerto Rico annual limit of \$15,000 in 2022. If you are age 50 or older you can sign up to make catch-up contributions of an additional \$1,500 in 2022.

You are always 100% vested in your contributions. After two years of service, you will become 100% vested in Company matching contributions.

The plan does not allow you to take loans from your account.

## Company Match

The Company offers matching contributions after one year of service. To receive the maximum match of 4.5%, you must contribute at least 6% of your eligible pay to the plan each payroll period.

- You receive \$1 for each \$1 you contribute to the Plan up to the first 3% of your eligible pay, and;
- You receive 50 cents for each \$1 you contribute to the Plan above 3% and up to 6% of your eligible pay.

## Employee Stock Purchase Plan

The UnitedHealth Group Employee Stock Purchase Plan (ESPP) provides 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 ESPP has two open enrollment periods each year during June and October/November, which align with the two six-month purchase periods: Jan. 2 – July 1 and July 2 – Jan. 1. Your after-tax contributions accumulate during the six-month purchase period and your contributions are then used to purchase Company stock at a 10% discount at the close of the six-month purchase period.
- The 10% discount is applied to the stock price at the end of the six-month purchase period.
- 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 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 ATM's 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

For more details on the perks of Credit Union membership, visit [UHGCU.org](https://www.uhgcu.org).

# 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

UnitedHealth Group adheres to the Puerto Rico Department of Labor regulation regarding the annual bonus, typically referred to as the Christmas Bonus. Eligibility for the bonus depends on the number of hours worked from Oct. 1 – Sept. 30 each year.

In addition, 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.

## Quarterly Variable Compensation (QVC) Program

QVC is specifically designed to reward employees who truly deliver great service and results to customers, members and providers. It comes with a set of clearly defined performance expectations, so you'll know exactly what you need to do to reach your goals.

## Bravo! Recognition Program

Bravo! is the UnitedHealth Group global employee recognition program that gives employees 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.

## Work & Life Benefits

For more information on these programs, visit [benefitsenroll.uhg.com](https://benefitsenroll.uhg.com) after your first day of employment.

## Vacation

Under the UnitedHealth Group vacation program for Puerto Rico, full-time employees, exempt or non-exempt, are granted 1.25 days of vacation leave per month on an annual basis. Part-time employees, exempt or non-exempt, are granted a portion of the 1.25 days of vacation leave per month on an annual basis dependent upon their hours worked. This grant may be calculated by dividing standard weekly hours by 40 and then multiplying the result by 1.25.

To receive these grants, full-time employees must work at least 115 hours during the month in which the grant takes place. Part-time employees must work at least 20 hours per week. Unused vacation leave balances will carry over into successive years.

## Sick Leave

Under the Sick Leave program for Puerto Rico, full-time employees, exempt or non-exempt are granted one (1) day of sick leave per month on an annual basis. Part-time employees, exempt or non-exempt, who work at least 20 hours per week, are granted a portion of the one (1) day of sick leave per month on an annual basis dependent upon their hours worked. This grant may be calculated by dividing standard weekly hours by 40. While sick leave grants will continue to occur throughout the year, only 15 days may be carried over from year-to-year. To receive these grants, the full-time employee must work at least 115 hours during the month in which the grant takes place, and the part-time employee must work at least 20 hours per week and less than 115 hours per month.

In addition to using sick leave to cover personal health issues, eligible employees may use up to 5 days of granted sick leave per year as "caregiver's leave" to care for qualified family members. Qualified family members include employee's sick child(ren), spouse, domestic partners, parents and individuals under the employee's legal custody or guardianship.

To be eligible for caregiver's leave, employees must (a) have more than five granted sick days and (b) be able to retain a minimum of five granted sick days after leave is taken. If an employee does not have more than five granted sick days, the employee is not eligible to take caregiver's leave.

## Holidays

Each year, for Puerto Rico, UnitedHealth Group recognizes 12 holidays: 10 holidays on which the office will be closed and two personal days of your choice. Eligibility varies according to when you begin work at UnitedHealth Group. You may be required to work on one or more of these holidays depending on business needs.

- New Year's Day
- MLK Day
- Epiphany/Three King's Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

## 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 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. To be eligible, employees must have been employed with UnitedHealth Group for at least 12 months and have worked 1,250 hours in the past 12 months.

## 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 approved coursework in accredited programs.



## Adoption Assistance Plan

- Full-time: Eligible expenses are reimbursed up to \$10,000 for each adopted child
- Part-time (20 hours or more per week): Eligible expenses are reimbursed up to \$5,000 for each adopted child

## Back-Up Care

The next time your regular care arrangements fall through, you won't have to skip a beat. Use *Bright Horizons Back-Up Care*™ and get high-quality child and adult/elder care whenever you need an extra hand. Bright Horizons Back-Up Care helps you do your best work and care for your family with stress-free confidence by offering home-based care, to use when your regular care arrangements fall through or are unavailable and your job requires you to be at work.

### **A new way to use your *Bright Horizons Back-Up Care*™**

Introducing Virtual Camps by Steve & Kate's. This new program offers kids (ages 3 – 12) a wide variety of fun and educational activities like arts & crafts, coding, competitions, fitness, game design, and more. Exclusively from Bright Horizons, the virtual camp lands right on employees' screens. Available 9-8pm ET every weekday (excluding holidays).

### **Virtual Tutoring for School-Age Children**

You can now use your *Bright Horizons Back-Up Care*™ benefit to schedule time with an experienced tutor to help your 5-18-year-old with their academics. Help in reading, math, science, social studies, and 300+ other subjects provides your child the answers and guidance they need. Or get matched with a math or reading expert who can identify areas of opportunity and help your child excel.

- Visit [Bright Horizons](#) or call **877-242-2737**

## College Coach

Take the worry out of your child's educational future with Bright Horizons College Coach®. This free benefit 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.

- Visit [Bright Horizons](#) or call **877-242-2737**

## Enhanced Family Supports

Find sitters, housekeepers, pet care (including pet sitters and dog walkers), childcare support, test prep, and tutoring.

- Online Access to Sittercity's Premium Database: Need a night out of the house or someone to watch your pet while on vacation? Access a free, comprehensive database of sitters, elder caregivers, pet sitters, housekeepers and more.
- Discounted Tutoring - Get exclusive discounts on tutoring, test prep, camps, and enrichment programs (RevPrep, Varsity Tutors and Marco Polo are available online tutoring services).
- Visit [Bright Horizons](#) or call **877-242-2737**



## Employee Discounts

As an employee of UnitedHealth Group, you can take advantage of many discounts on services and products that will increase the value of your UnitedHealth Group total rewards.

Visit the employee discount website at <https://discounts.uhg.com> to access thousands of discounts on a variety of products and services, including local and national offers. Plus, purchases made through the employee discount site may be eligible for cash back.

## Important Terms

### **Imputed Income**

Non-cash compensation that isn't otherwise exempted from Puerto Rico income and employment taxes.

### **STD Pre-disability Earnings**

Your pre-disability earnings are base pay (based on your regularly scheduled hours) in effect on your last full day of being actively at work before the date you became disabled. Any subsequent change to your base pay after that last full day of being actively at work will not change your pre-disability earnings. If you are an eligible employee whose pay includes commissions, pre-disability earnings include your base pay plus the average commissions the Company paid to you during the two-year period ending on August 31 of the calendar year that precedes the calendar year for which coverage will be in effect. (If you only received commissions in one out of the past two years, your one year of commissions will be used and will not be averaged).