

UNITEDHEALTH GROUP

Optum

UnitedHealthcare

Benefits summary – Ireland

All of us at UnitedHealth Group are connected 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 recognise the hard work of our employees, we've put together programmes and options that fully address unique lifestyles and needs.

**Caring.
Connecting.
Growing together.**



**From fitness to financial planning, it's our way of saying
thanks for doing your life's best work.SM**

**We offer competitive health and wellbeing options, and we
significantly contribute to the cost of benefits for you and your
family. So, no matter where or when you begin a career with
UnitedHealth Group, you'll find a far-reaching choice of
benefits — 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**

Benefits enrolment

As a new employee, you will be invited to enroll in our occupational pension scheme, private medical insurance, or to one of our salary sacrifice schemes. You will be automatically enrolled in UnitedHealth Group's life insurance and income protection benefit. Within your first week of service, you will receive an automatic invitation to enroll and a link to the Total Rewards platform where all benefits information and enrollment is stored.

If you have any further questions, please contact employee center by dialing 1-800-550-000 or raising a ticket on Sparq.

Pension scheme

The plan is revenue approved occupational pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Pension salary deductions are made as a salary sacrifice deduction and are not taxable.

Grade 22-27

Employee minimum contribution in this level is 3%.

You	UnitedHealth Group	Total
3%	3%	6%
4%	4%	8%
5%	5%	10%

Grade 28

You	UnitedHealth Group	Total
3%	3%	6%
4%	4%	8%
5%	5%	10%
6%	6%	12%
8%	8%	16%

Grade 29+

You	UnitedHealth Group	Total
3%	3%	6%
Up to		
10%	10%	20%

UnitedHealth Group's Irish occupational pension is administered by Willis Towers Watson.

Bonus plan

In recognition of outstanding employee performance, incentive awards may be granted to eligible employees. Funds for the rewarding results plan are based on the overall performance of the company.

Life assurance

UnitedHealth Group provides life insurance in the form of a tax-free lump sum, equal to four times pensionable salary, at no cost to you.

Private medical insurance

This benefit enables you to elect a level of private medical coverage suitable for your personal and family circumstances. UnitedHealth Group's private medical insurance plan is valid for treatment within Ireland only and all permanent employees are eligible to join the cover with Laya Healthcare. The employee coverage is fully funded by UnitedHealth Group.

Based upon your grade, you may also be entitled to fully funded private medical coverage for your spouse, partner and children. Please refer to the following summary table below.

Grade	Coverage type	Dependents included
21–24	Laya Inspire plan	No, but employees can call Laya directly to arrange self-funded coverage on 021 202 2994
25–27	Laya Inspire plan	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
28	Laya Principle plan	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
29	Laya Principle plan	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)
30+	Laya Excel plan	Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group)

There are additional options for you to upgrade your company-funded medical plan, or if you are not eligible for company-funded dependent coverage, for you to add dependents to your plan (please note that the trade up options will be at your own expense).

Private medical insurance is a taxable benefit, and you will be taxed on the value of any company funded medical plan during each pay period.

Voluntary dental insurance

UnitedHealth Group offer the option for employees to enroll directly into the voluntary dental insurance plan with Laya. Please note that this is a voluntary benefit, and **all premiums are fully funded by employees.**

Income protection benefit

As a UnitedHealth Group employee, you will be automatically enrolled into our group income protection policy. If in the event of a prolonged period of illness, we will submit details of your claim to our income protection policy which is subject to insurer approval. If the claim is accepted you could be eligible up to 66.67% of your 'eligible' salary (minus any state support).

Employee assistance programme

The employee assistance programme (EAP) is a combined service of both telephone and face-to-face counselling designed to assist individuals in dealing more effectively with their personal and work-related problems. Confidential support and counselling is available for all employees, in a number of areas, examples include legal guidance, financial or debt support, family and work and career related issues.

Flu vaccinations

At UnitedHealth Group we are committed to the well-being of all employees. As part of this commitment, UnitedHealth Group offer employees the option to book flu vaccinations and claim back the cost via our expense system.

Cycle to work scheme

Cycle to work is a Government backed scheme that allows you to obtain a bicycle for up to €1,250 in the form of vouchers, for the purposes of commuting to and from work. A five-year benefit lock applies, which means you are locked into this benefit for 5 years.

Tax saver travel ticket scheme

UnitedHealth Group provides you an interest free loan to purchase a public transport season ticket via Travel Hub. This benefit gives you a tax efficient and convenient way to buy a season ticket for your journey by public transport to and from work.

Annual leave entitlement for grades 27 and below

UHG offer the option for employees to enroll directly into the voluntary Dental Insurance plan with Laya. Please note that this is a voluntary benefit, and **all premiums are fully funded by employees.**

Years of service	Days per year	Hours per year
Up to 3	21	164
3-6	22	172
7-9	23	179
10-12	24	187
13-15	25	195
15+	26	203

Annual leave entitlement for grades 28 and above

Years of service	Days per year	Hours per year
All	26	203

Lunch subsidy

In both our Dublin and Letterkenny offices we offer a subsidized core lunch allowance as well as free drinks and fruit throughout the day.

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