

UNITEDHEALTH GROUP

Optum

UnitedHealthcare

Benefits summary – UK

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 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 have 30 days to enroll into our employee benefit programs. To enable you to enroll, within your first week of service, you will receive an automatic invitation to enroll.

If you have any further questions, please contact employee center by dialing 1-800-550-000 and entering the employee center code 800 561 0861.

Pension scheme

Please note that all 'qualifying' employees joining UnitedHealth Group UK after 1 July 2014 will be automatically enrolled into the UnitedHealth Group private pension plan in accordance with the Pensions Act 2008. However, you do have the option to opt out of the plan after you have been enrolled.

This is a defined contribution pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Salary pension deductions are made as a salary sacrifice deduction and are not taxable.

Level 1 (employees with grade less than 30)

Employee minimum contribution in this level is 4%.

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

Level 2 (employees with grade greater than or equal to 30 & SLT)

Employee minimum contribution in this level is 4%.

You	UnitedHealth Group	Total
3%	6%	9%
4%	8%	12%
5%	10%	15%

UnitedHealth Group's GPP provided by Aviva and administered by Mercer in the United Kingdom.

Life assurance

Life assurance provides financial protection for you and your beneficiaries in the form of a tax-free lump sum payment of 4 x pensionable salary. It's available for employees aged 16 to 75 and is fully funded by UnitedHealth Group at no cost to you.

Private medical insurance

This benefit enables you to select private medical coverage suitable for your personal and family circumstances. UnitedHealth Group's private medical Insurance plan with Vitality is valid for treatment within the United Kingdom only and all permanent employees are eligible to join the plan. Employee coverage is fully funded by UnitedHealth Group.

In addition to your employee cover, you can add a partner and dependents to your private medical insurance plan. The cost of any adding additional individuals to your plan will be at your own expense (with the exception of Grade 32, SLT and ELT employees who are eligible to fully funded family coverage).

Critical illness cover

Critical illness insurance provides a tax-free, lump-sum payment if you survive for 14 days following the first diagnosis of a specified critical illness covered by the policy. This benefit is provided through a group insurance policy and is subject to the insurer's terms, conditions and exclusions. Pre-existing conditions are not covered under this policy. This benefit is only provided if you select at your own cost.

Health Assessments

All employees are eligible to a free company health assessments, facilitated by Bupa. The name of the funded programme is 'Be Motivated' additional services can be added on a voluntary basis.

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 matrimonial and work and career related issues.

GymFlex

GymFlex is an online service that lets you purchase gym memberships at discounted corporate rates from a wide range of health clubs, gyms and leisure centres across the UK.

Flu vaccinations

At UnitedHealth Group, we are committed to the wellbeing of all employees. As part of this commitment, UnitedHealth Group will provide free flu vaccination to all employees which can be claimed via expenses.

Cycle to work

The cycle to work scheme is a UK government-led initiative that allows employees to obtain a bicycle and associated accessories and save money through NI savings via deductions from their salary up to £5000. Any salary deductions for a cycle to work agreement are taken from an employee's gross salary, therefore, each participating employee benefits from the Tax and NI saved because of the reduction in salary.

Employee stock purchase plan

The UnitedHealth Group employee stock purchase plan (ESPP) is an easy way to set aside part of your salary to buy UnitedHealth Group's common stock at a discount. We offer the most generous discount allowed by law: 10% off whichever stock price is lower at the beginning or end of the six-month purchase period. Employees can elect to have between 1% and 10% of their basic gross salary withheld through payroll deductions each month. Please note that this is a taxable benefit. The ESPP scheme has two open enrolment periods during June and October/November administered by Fidelity.

Season ticket loan

Abellio Corporate travel provides season tickets. If you commute by train or tube to your work location, UnitedHealth Group is able to provide you an interest free loan to the value of £10,000. This benefit gives you a convenient way to buy a season ticket for your journey by public transport to and from work. All full-time permanent office-based employees are eligible for season ticket loans after they have passed their probationary period.

Paid leave

Our holiday runs from January to December, the amount of paid holiday days that you can take each year increases in line with your service.

Please contact employee center for any further annual leave policy related information.

Paid holiday

Years of service	0 – 2	2 – 4	4 +
Holiday days	25 days	27 days	28 days

Sickness

Similar to our annual leave policy, our paid sickness leave benefit is also linked to service.

0-12 months' service:

Entitled to receive up to 4 weeks salary at full pay and an additional 4 weeks salary at half pay.

12 plus months' service:

Entitled to receive up to 13 weeks salary at full pay and an additional 13 weeks salary at half pay.

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