This document outlines the OptumCare benefits offering, which is intended to help you and your family live healthier lives by:

- Supporting you in all aspects of your life — at work, home and everywhere in between
- Offering market-competitive health and wellness, retirement and savings, and paid time off benefits
- Providing you resources and tools so you can take charge of your health and financial well-being

You and your family’s health care needs are unique and personal, which is why we believe one size does not fit all. For 2022, you have many choices as you consider which OptumCare benefits are right for you.

**Eligibility**

You are eligible for most benefits if you are a regular full- or part-time employee scheduled to work at least 20 hours a week. If you work less than 20 hours a week, you are eligible for the OptumCare 401(k) Retirement Plan, Basic Life Insurance and AD&D coverage, Employee Assistance Program, Business Travel Accident Insurance, Commuter Expense Reimbursement Account (CERA), Rally Wellness, Bright Horizons Caregiving and Education Resources, Employee Discounts, United for Giving, UnitedHealth Group Credit Union, Group Legal, paid holidays, and several other well-being programs, such as Peloton and other gym discounts, Sanvello mental health app, and nutritional support — all of which can be found on [stride.uhg.com](http://stride.uhg.com).

If you are a casual, temporary or per diem employee, you are generally not eligible for benefits, but you may be eligible to participate in the OptumCare 401(k) Retirement Plan and certain health and wellness programs. See the applicable program document or Summary Plan Description for details.
Effective Dates
For eligible employees, most health benefits are effective the first of the month following 30 days 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.

Enrolling Dependents and Dependent Verification Process
You’ll need each dependent’s birth date and Social Security Number to enroll them in coverage. If you enroll any dependents in OptumCare medical, dental or vision, you’ll need to provide documentation verifying their eligibility for coverage. One to three weeks after you enroll, you’ll receive instructions at your home address explaining how to provide appropriate documentation.

Medical Credits Help You Pay for Medical Coverage
Medical coverage is an important partnership between you and the company. We offer you choice so you can select a plan that meets your needs and we offer you medical credits to help offset the premium cost of your medical plan. These credits pay for a significant portion of your coverage. You must elect OptumCare medical coverage to receive medical credits.

Medical credits are based on:

- **Who you cover.** The amount of this credit varies from $151.50 to $614.66 per pay period. It’s based on who you cover (you-only, you plus spouse/domestic partner, you plus child(ren), or you plus family) and how many hours a week you are scheduled to work.

- **Attesting you (and your spouse/domestic partner, if enrolled in your medical plan) have been tobacco-free for at least 12 months.** The tobacco-free credit is $15 per pay period. If either of you are tobacco users, you may be able to earn the tobacco-free credit by enrolling in and successfully completing the Quit for Life® program, or we will accommodate the recommendations of your personal physician.

Medical Plans
You choose the medical plan that best fits your needs based on how you expect to use health care. Regardless of the plan you choose, all preventive care is covered at 100% with a focus on your overall well-being. Medical coverage is offered through UnitedHealthcare. Find network providers and facilities at whyuhc.com/optumcare.

Copay Plans
Network Plans offer lower deductibles and copays for certain services. Except for emergencies, Copay Plans only pay benefits if you see a network provider.
2022 OptumCare Benefits

National Network Plan
With the National Network Plan, you pay the full cost of most network services until you’ve met your deductible. Then you’ll pay 20% coinsurance. You get the best value and highest level of benefits when you use a Tier 1 provider. This plan is available to all team members.

Accountable Care Plan
The Accountable Care Plan gives you access to a value-based, focused network of providers, hospitals and other health care professionals, known as an Accountable Care Organization (ACO), who work together to provide coordinated, high-quality, cost-effective care. You and each enrolled dependent must select a primary care physician (PCP) to coordinate your care, including referrals to most specialists. You get the best value and highest level of benefits when you use a Tier 1 provider. You can see a non-Tier 1 provider, but your costs will be higher. This plan is only available to team members who live in certain home ZIP codes.

Doctors Plan
The Doctors Plan is built on the premise that a strong relationship with your primary care physician (PCP) leads to better health outcomes. You and each enrolled dependent must select a PCP to coordinate your care. This plan offers a low premium and no copays for most services. This plan is only available to team members who live in certain home ZIP codes in the following counties in the Denver, Colo. area: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso and Jefferson.

OptumCare Plan
The OptumCare Plan is a value-based plan that offers preferred pricing when you use an OptumCare provider. You get the best value and highest level of benefits when you use a Tier 1 provider. You can see a Tier 2 provider, but your costs will be higher. If you use a Tier 2 provider, you pay the full cost of many services until you’ve met your deductible. Then you’ll pay 20% coinsurance. This plan is available to all team members who aren’t eligible for the Accountable Care Plan or Doctors Plan.

HSA-Eligible Plans
These plans are Consumer-Directed Health Plans (CDHP), which means you take direct responsibility for how you access and pay for care. There is a significant financial incentive — driven by a higher deductible — to use high quality, cost-effective care. These plans partner with a Health Savings Account (HSA) to help you save and pay for eligible health care expenses. There are two HSA-Eligible Plan options that are available to all team members.

With these plans, you can see any provider, but you’ll pay less when you use a network provider. For most in-network services, you pay the full cost until you’ve met your deductible. Then, you’ll pay 10% coinsurance. Choose from two plans:

- **HSA Plan Option 1** has a lower premium and a higher deductible. You may want this plan if you prefer to pay less each paycheck in exchange for higher costs when you receive care.

- **HSA Plan Option 2** has a higher premium but offers a lower deductible allowed by the IRS for an HSA-eligible plan. You might want this plan if you prefer to pay more each paycheck in exchange for a lower deductible, or if you expect to incur high medical or prescription drug costs.

### Company HSA Contribution

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You</td>
<td>$500</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>$750</td>
</tr>
<tr>
<td>You + Spouse/DP</td>
<td>$750</td>
</tr>
<tr>
<td>You + Family</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

HSA contribution is prorated based on your coverage start date.

### 2022 HSA Contribution Limits

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You</td>
<td>$3,650</td>
</tr>
<tr>
<td>You + Family</td>
<td>$7,300</td>
</tr>
<tr>
<td>Catch-Up</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution (age 55+)</td>
<td></td>
</tr>
</tbody>
</table>
# 2022 OptumCare Benefits

**Medical Plans**

<table>
<thead>
<tr>
<th>Plan</th>
<th>HSA Plan Option 1</th>
<th>HSA Plan Option 2</th>
<th>National Network Plan</th>
<th>OptumCare Plan</th>
<th>Accountable Care Plan</th>
<th>Doctors Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$3,500</td>
<td>$2,800</td>
<td>$1,800</td>
<td>$1,800</td>
<td>$1,800</td>
<td>$1,100</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000</td>
<td>$5,600</td>
<td>$3,600</td>
<td>$3,600</td>
<td>$3,600</td>
<td>$2,200</td>
</tr>
<tr>
<td><strong>Coinsurance</strong> (what you pay)</td>
<td>10%</td>
<td>10%</td>
<td>20%</td>
<td>20%</td>
<td>Tier 1: 20% Other In-Network: 40%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$6,750</td>
<td>$5,600</td>
<td>$3,600</td>
<td>$3,600</td>
<td>$3,800</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family</td>
<td>$13,500</td>
<td>$11,200</td>
<td>$7,200</td>
<td>$7,200</td>
<td>$7,600</td>
<td>$10,000</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Copays/Coinsurance (What You Pay)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Primary Care Visit</td>
<td>10%*</td>
<td>10%*</td>
<td>20%*</td>
<td>Tier 1: $20 Tier 2: 20%*</td>
<td>Tier 1: $20 Other In-Network: 40%*</td>
<td>No charge</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>10%*</td>
<td>10%*</td>
<td>20%*</td>
<td>$40</td>
<td>Tier 1: $40 Other In-Network: $40 + Ded/40%*</td>
<td>$100</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>10%*</td>
<td>10%*</td>
<td>20%*</td>
<td>Tier 1: $20 Tier 2: 20%*</td>
<td>$20</td>
<td>No charge</td>
</tr>
<tr>
<td>Convenience Care</td>
<td>10%*</td>
<td>10%*</td>
<td>$20</td>
<td>$20</td>
<td>20%*</td>
<td>No charge</td>
</tr>
<tr>
<td>Virtual Visit</td>
<td>10%*</td>
<td>10%*</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
</tbody>
</table>

*Network providers/services only
*After deductible

We offer you choice so you can select a plan that meets your needs.
If you enroll in one of the HSA Plan options, an HSA will be automatically opened for you at Optum Bank. The company contributes to your HSA — annually up to $500 for You-only coverage, up to $750 for You + Child(ren) or You + Spouse or Domestic Partner coverage, and $1,000 for You + Family coverage. The company contribution is deposited into your HSA on a per paycheck basis. You can also put your own money into the account by making pretax payroll contributions, up to IRS limits. You own your HSA, which means it’s yours to keep even if you switch to another medical plan, change jobs or retire.

**Prescription Drug Coverage**

Prescription drug coverage is included in your medical plan. All plans use the OptumRx Select Network and the UnitedHealthcare Essential Prescription Drug List (PDL).

The PDL applies a four-tier pricing structure. Tiers indicate the amount you pay for your prescription. Choosing medications in lower tiers may save you money. Ask your doctor if a Tier 1 or Tier 2 option can work for you.

### Your Cost Includes Helpful Hints

| Tier 1 Drugs | Medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included. | Use Tier 1 drugs for the lowest out-of-pocket costs. |
| Tier 2 and 3 Drugs | Medications that provide good overall value. A mix of brand-name and generic drugs. | Use Tier 2 or Tier 3 drugs, instead of Tier 4, to help reduce your out-of-pocket costs. |
| Tier 4 Drugs | Medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics. | Many Tier 4 drugs have lower cost options in Tiers 1, 2 or 3. Ask your doctor if they could work for you. |

Refer to the charts below for prescription costs by tier. Medical and prescription drug deductibles are combined.

### HSA Plan Options 1 and 2

<table>
<thead>
<tr>
<th>Preventive Drug Costs</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Tier 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail (one-month supply)</td>
<td>$15</td>
<td>$40</td>
<td>$85</td>
<td>$300</td>
</tr>
<tr>
<td>Home Delivery (three-month)</td>
<td>$35</td>
<td>$90</td>
<td>$190</td>
<td>$750</td>
</tr>
</tbody>
</table>

### Non-Preventive Drug Costs

| Retail (one-month supply) | 10% after deductible is met |
| Home Delivery (three-month) | 10% after deductible is met |
2022 OptumCare Benefits

| National Network Plan, Accountable Care Plan, Doctors Plan and OptumCare Plan |
|-------------------------------|-----------|-----------|-----------|-----------|
| Tier 1 | Tier 2 | Tier 3 | Tier 4 |
| Preventive & Non-Preventive Drug Costs | | | | |
| Retail (one-month supply) | $15 | $40 | $85 | $300 |
| Home Delivery (three-month) | $35 | $90 | $190 | $750 |

Find network pharmacies and review the PDL at [whyuhc.com/optumcare/benefits#pharmacy_information-tab](http://whyuhc.com/optumcare/benefits#pharmacy_information-tab).

**Dental Plans**

You have two choices for dental coverage, provided through UnitedHealthcare — the Basic and Comprehensive Options. The Basic Option covers preventive and basic services. The Comprehensive Option covers preventive and basic services plus major services and orthodontia for children up to age 19. Both plans allow you to see any dentist, but you’ll receive a higher level of benefits when you use a network dentist. Find network dentists at [yourdentalplan.com/dentistsearch](http://yourdentalplan.com/dentistsearch).

<table>
<thead>
<tr>
<th>Basic Option</th>
<th>Comprehensive Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network</td>
<td>Non-Network</td>
</tr>
<tr>
<td>Deductible*</td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
</tr>
<tr>
<td>Family</td>
<td>$100</td>
</tr>
<tr>
<td>Maximums</td>
<td></td>
</tr>
<tr>
<td>Annual Benefit*</td>
<td>$1,000/individual</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Covered Services**

**Preventive Services**: Checkups, cleanings, X-rays, fluoride treatments (under age 18)

What you pay Covered 100%, no deductible, does not count toward annual maximum

**Basic Services**: Fillings, oral surgery, extractions, periodontics, endodontics

What you pay 50% after deductible

**Major Services**: Crowns, dentures, implants, TMJ treatment

What you pay Not covered

**Orthodontia**: For children up to age 19, up to $1,500 lifetime maximum benefit per child

What you pay Not covered 50%, no deductible

*Does not apply to orthodontia services
Vision Plan
We offer comprehensive vision coverage — provided by UnitedHealthcare — which includes an exam, lenses and frames, or contacts in lieu of lenses and frames, with varying copays. With this plan, you can see any vision provider, but you’ll receive a higher level of benefit when you use a network provider. Find network vision providers at myuhcvision.com.

<table>
<thead>
<tr>
<th>What the Plan Pays</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination (once/calendar)</td>
<td>100% after $15 copay</td>
<td>Up to $40 allowance</td>
</tr>
</tbody>
</table>

Materials

<table>
<thead>
<tr>
<th>Lenses (once/calendar year)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Vision Lenses</td>
<td>100% after $30 copay</td>
<td>Up to $40 allowance</td>
</tr>
<tr>
<td>Bifocal Lenses</td>
<td></td>
<td>Up to $60 allowance</td>
</tr>
<tr>
<td>Trifocal Lenses</td>
<td></td>
<td>Up to $80 allowance</td>
</tr>
</tbody>
</table>

Frames (once/every other calendar year)

| Retail Frame Equipment                   | 100% after $30 copay, up to $130 allowance | Up to $45 allowance |

Contact Lenses (once/calendar year if you elect to purchase instead of lenses/frames)

| Necessary                                | 100% after $30 copay             | Up to $210 allowance  |
| Elective Selection                       | 100% after $30 copay, up to four boxes* | Up to $105 allowance |

*Elective non-selection, up to $105 allowance

Flexible Spending Accounts

A Flexible Spending Account (FSA) lets you set aside pretax dollars from your paycheck to pay for eligible expenses. Use a Health Care FSA to pay for eligible out-of-pocket health care expenses. If you elect an OptumCare medical plan other than one of the HSA Plans or decline medical coverage, you can enroll in a Full-Purpose Health Care FSA. If you elect one of the HSA Plans, you can enroll in a Limited-Purpose Health Care FSA, which may be used to pay for all eligible health care expenses. Use a Dependent Care FSA to pay for eligible child care and elder care expenses.

An FSA lets you set aside pretax dollars to use for eligible health, child care and elder care expenses.

Life and Disability Insurance

Life Insurance and Accidental Death & Dismemberment (AD&D) coverage provides financial protection for you and your family in the event of a serious accident or death. You can enroll or change your life insurance coverage any time during the year. Your election may require Evidence of Insurability. Disability coverage provides financial protection if an illness or accident prevents you from working for an extended period of time.

Employee Basic Life and AD&D

If you are regularly scheduled to work at least 20 hours per week, you automatically receive Basic Life Insurance and AD&D coverage equal to one times your Benefit Compensation, up to a maximum of $500,000. You do not pay a premium for this coverage; however, the value of the company-paid premiums above $50,000 is considered imputed income and is taxable. If you are regularly scheduled to work less than 20 hours, you receive a flat amount equal to $10,000.
**Employee Supplemental Life and AD&D**

You can purchase Supplemental Life Insurance and AD&D coverage in increments of one to five times your Benefit Compensation, subject to plan maximums. Elections made during your initial enrollment period will be subject to a guaranteed insurability amount for the lesser of $500,000 or two times your Benefit Compensation. Premiums are based on your age, coverage amount and tobacco status.

**Spouse or Domestic Partner Life and AD&D**

You can buy Spouse or Domestic Partner Life Insurance and AD&D coverage in increments of $10,000, up to a maximum of $250,000. Elections made during your initial enrollment period will be subject to a guaranteed issue amount up to $50,000. Premiums are based on your spouse or domestic partner’s age, coverage amount and tobacco status.

**Child Life Insurance**

You can buy Child Life Insurance in increments of $2,000 up to a maximum of $10,000 for each eligible child up to age 26. Premiums are based on your coverage amount, regardless of how many eligible children you cover.

**Short- and Long-Term Disability**

You automatically receive company-paid Short-Term Disability coverage equal to 60% of your Benefit Compensation. Benefits generally begin after seven calendar days (five consecutive business days) of a disability and continue for up to 180 calendar days. You also automatically receive company-paid Long-Term Disability coverage equal to 60% of your Benefit Compensation up to the plan maximum. Benefits generally begin after 180 days of disability and the monthly maximum benefit is $15,000.

**Other Insurance**

**Business Travel Accident Insurance**

You automatically receive company-paid Business Travel Accident Insurance, which offers financial protection if you experience a covered accident or sickness while engaged in company business travel resulting in death, dismemberment or disability, including certain medical-related expenses.

**Critical Illness Insurance**

Critical Illness Insurance provides financial support if you are diagnosed with a covered critical illness, such as cancer, heart attack or stroke. This coverage is separate from, but complements, your medical coverage. The plan pays a lump sum amount to help you pay out-of-pocket medical and living expenses.

**Accident Insurance**

Accident Insurance helps offset costs associated with an injury due to an accident. Separate from your medical coverage, the plan pays a fixed benefit amount to offset costs associated with treatment of common injuries, such as concussions, dislocations, broken bones or burns.

OptumCare offers a number of additional benefits that can help you plan for the future, save money in the present or support you through the unexpected.
Group Legal Insurance
Group Legal Insurance is available for you to elect. It offers resources to help you prevent and resolve everyday legal and financial issues.

Medicare Advantage Plan
The UnitedHealthcare Group Medicare Advantage (PPO) plan is available exclusively to Medicare-eligible team members in the UnitedHealth Group family of companies who retire or terminate employment and were eligible for company benefits, as well as their Medicare-eligible parents, parents-in-law, stepparents, grandparents, siblings, aunts, uncles, spouses and domestic partners. This plan offers medical and prescription drug coverage in one plan at a monthly premium of less than $100.

Well-being and Work/Life Programs
Stride Resources
We designed the Stride movement to support our employees in their journeys to better health. Stride provides direct access to holistic well-being resources such as exercise and mindfulness apps (Peloton), tips and recipes for healthy cooking (FoodSmart), wellness coaching and financial tools, mental health resources and a private Stride Facebook group where employees can interact and support one another.

Employee Assistance Program
The Employee Assistance Program (EAP) is a free resource for work/life issues. It can help you (and your household members) if you’re suffering from grief, depression, stress, alcohol and substance misuse, family/marriage difficulties and more. It’s free, confidential and available anytime — day or night — for referral services and counseling by phone. You can also have three face-to-face visits with a licensed counselor per covered individual, per issue, per year.
Sanvello
An app offering on-demand resources to help cope with stress, anxiety and depression. The app includes guided journeys and coping tools to help improve overall mental well-being.

Rally® Wellness
Rally is one of OptumCare’s wellness resources. On the Rally web portal or mobile app, you’ll find information and activities that support your well-being. Complete missions and challenges and earn Rally coins, which can be used to secure special discounts on products and enter sweepstakes and auctions for chances to win prizes. You can also donate your Rally coins to select charities each quarter.

One Pass
One Pass is another wellness resource available to you in 2022. This program offers a discounted subscription-based network of popular gyms, studios and includes a membership to Shipt.

Peloton
Whether it is world-class Peloton equipment or the Peloton App, as an employee of UnitedHealth Group, you are eligible for exclusive discounts. Your membership will give you access to thousands of live and on-demand exercise classes for all levels and types of activity.

Quit for Life®
The nation’s leading tobacco-cessation program, Quit for Life® is a phone-based coaching and web-based learning support service to help you quit smoking. Quit for Life® is available at no cost to you as part of your OptumCare medical plan.

Caregiving and Education Resources through Bright Horizons®
When you need to be at work and your regular child or elder care isn’t available, you can access Bright Horizons in-home and center-based backup care at deeply discounted rates. You can also use Bright Horizons tools and resources to find sitters, nannies, elder companions, pet care, housekeepers, educators, tutors and other academic support.

Maternity Support
Maternity Support provides information and resources before, during and after pregnancy. With access to content and online video courses, you’ll learn steps that may help lead to a healthier pregnancy and birth – all at no additional cost as part of your health plan benefits.

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 when you track 30 hours of volunteer time, we’ll donate $500 to a nonprofit of your choice.
Optum Virtual Care
Optum Virtual Care is a digital clinic offering same-day telehealth appointments for conditions that would usually be treated at a walk-in clinic. Optum Virtual Care provides best-in-class care using Optum providers to treat eligible employees and their dependents, of all ages.

The Well
Whether you’re looking for convenience, preventive or ongoing primary care or chronic condition management, the Well is your one-stop shop for all your health care needs. The Well is an on-site clinic and health and wellness resource at select UnitedHealth Group locations that provides you coordinated, accessible and personalized care.

Paid Holidays
The company recognizes eight paid holidays each year:

- New Year’s Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day

Note: some care delivery organizations follow a separate holiday schedule.

Paid Time Off (PTO)
We offer team members a PTO program that combines vacation and sick leave into a single bank of time to use when you’re away from work. PTO is earned based on years of service and the number of hours you are regularly scheduled to work. You accumulate PTO grants each pay period. Generally, PTO is offered to team members working 20 or more hours a week. Some care delivery organizations may follow a separate PTO grant schedule.

PTO Donation
If you aren’t planning to use all of your PTO in a year, you can donate unused time to the UnitedHealth Group PTO Donation Bank. Colleagues experiencing a catastrophic event or a life-threatening illness or injury can request time from the donation bank after their PTO has been exhausted. PTO donation is not open to team members who are considered providers.

Tuition Reimbursement
You may qualify for up to $5,250 per calendar year for job-related coursework in accredited programs. Participation in the tuition reimbursement program is at the discretion of the business.

Continuing Medical Education (CME)
We offer CME to physicians and Advanced Practice Clinicians (APC) who want to maintain their competence and learn new and developing areas of their field to better serve patients. CME content includes the knowledge and skills recognized and accepted by the profession to maintain, develop and increase expertise so medical providers can deliver the highest quality clinical care.

Sharing is caring. If you’re not planning on using all of your PTO, consider donating it to someone in need.
**Commuter Reimbursement**

The Commuter Expense Reimbursement Account (CERA) is a reimbursement account that lets you use pretax dollars to pay for qualified parking and public transportation expenses. You choose the amount to use, up to the IRS limit of $270 per month in 2022. This is a month-to-month benefit and you can change your participation at any time.

**Adoption Assistance**

If you’re growing your family through adoption, the Adoption Assistance Plan reimburses you for qualified expenses incurred in the legal adoption of a child under age 18. 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. The plan covers adoptions through an agency licensed by the state, private adoptions (where legally permitted by the state), stepchild/spouse/domestic partner adoptions (children of prior marriages, whether the adopting parent is you or your spouse/domestic partner) and adoptions of children related to you.

**Paid Parental Leave**

Paid Parental Leave gives new parents, including both primary and non-primary caregivers, up to six consecutive weeks of paid leave following the birth or adoption of a child or placement of a foster child. Use it to follow an approved Short-Term Disability (STD) claim, to supplement an approved STD claim, as continuous (full-time) leave or for a reduced work schedule for twelve weeks. To be eligible for Paid Parental Leave, you must have 12 months of service and 1,250 hours of work in the 12 months prior to the start of your leave.

**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. To be eligible for Paid Parental Leave, you must have 12 months of service and 1,250 hours of work in the 12 months prior to the start of your leave.

**Financial Benefits**

**OptumCare 401(k) Retirement Plan**

Through the OptumCare 401(k) Retirement Plan (401(k) Plan), you can contribute 1% to 80% of your eligible pay on a pretax and/or Roth after-tax basis, up to the IRS limit. If you will be age 50 or older in 2022, you can make additional catch up contributions up to the IRS limit.

You are automatically enrolled in the 401(k) Plan at a 3% pretax contribution rate and you can increase, decrease or discontinue your contributions at any time. If you contribute at least 1% of your eligible pay to the 401(k) Plan, your 401(k) Plan contribution rate will automatically increase by 1% each Feb. 1, up to the 401(k) maximum automatic increase percentage, unless you elect otherwise.

Invest in retirement — and yourself — with help from OptumCare.
After one year of service, you will begin receiving company matching contributions. To receive the maximum match of 3.5%, you must contribute at least 6% of your eligible pay each pay period to the 401(k) Plan. If you hit the IRS annual limit before the end of the year, you will not receive a company matching contribution for any pay periods that you don’t contribute to the 401(k) plan.

You always own (or are 100% vested in) your contributions and you will become 100% vested in company matching contributions after two years of service or when you reach age 65 while employed.

Executive Savings Plan (ESP)
Through the ESP, eligible team members (based on salary and grade level or, for physicians, salary) can defer up to 80% of their Base Salary and up to 100% of eligible Incentive Awards, deferring taxation on their contributions. If you are eligible, Fidelity will contact you with detailed plan information and enrollment instructions. Elections can be changed each year during open enrollment.

Employee Stock Purchase Plan (ESPP)
Through the ESPP, you can use after-tax payroll contributions to purchase UnitedHealth Group common stock at a discount. Stock is purchased at a 10% discount at the end of the six-month purchase period. There are two ESPP enrollment periods each year and you can contribute 1% to 10% of your base pay, up to certain plan limits. To be eligible to participate, you must be regularly scheduled to work 20 hours per week, or more than five months per year.

UnitedHealth Group Credit Union
The UnitedHealth Group Credit Union, a division of BCU, offers a full range of financial products and affordable banking services. Credit Union members are eligible for low-rate loans, great rates on checking accounts, mobile banking and more. Plus, you can access your payroll funds up to two days early with Enhanced Direct Deposit™. All team members and their family members can join the UnitedHealth Group Credit Union.

Employee Discounts
As part of the OptumCare benefits package, you have access to the UnitedHealth Group Employee Discount site. This site is your source for thousands of discounts on products and services including group legal, long-term care, home and auto insurance, as well as other things like gym memberships, cell phone plans and child care. Plus, some purchases made through the Employee Discount site are eligible for cash back.

Learn More
To learn more about the OptumCare benefits offering and access the sites referenced in this document, visit benefitsenroll.uhg.com.

Statements made herein are general summaries. The company reserves the right to amend, modify or terminate the benefits discussed herein at any time. If there are any differences between the official plan document for any benefit plan and this summary, the official plan document governs.