

2025 Optum Puerto Rico Total Rewards Brochure

We care about you and make it a priority to ensure you feel recognized, valued and supported at work and at home. This includes offering competitive compensation, career growth and development opportunities, and a comprehensive package of benefits that addresses the unique lifestyles and needs of our diverse team, so you can take care of yourself and those you love. That's what we mean by your Total Rewards.



**Caring.
Connecting.
Growing together.**

UNITEDHEALTH GROUP

Optum

 UnitedHealthcare

Benefits are a partnership between you and the company. We share the cost – in fact, the company pays the majority of the cost of your benefits, making it one of the biggest investments we make in our people.

You automatically receive many benefits that don't cost you anything – they are simply there when you want or need them. For some, you pay a small fee when you use them. If you want certain types of insurance, you have to enroll in and pay for coverage.

This brochure highlights the benefits and compensation offerings available to employees in Puerto Rico. You'll see "To enroll" by the benefits you have to elect to participate in.

Please note: Only active employees can access the links within this document.

Eligibility and Premiums

Eligibility for most benefits you have to enroll in (called elected benefits) and pay for is based on the number of hours in your standard workweek. Many require you be regularly scheduled to work a minimum number of hours per week and that number varies based on the benefit. You and the company typically contribute to the cost of coverage – this is known as the “premium.” Other benefits have different eligibility requirements.

Enrolling Dependents and 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 the Triple-S health plan or a UnitedHealthcare vision plan, you'll need to provide documentation verifying their eligibility for coverage. Shortly after you enroll your dependent(s), you will see a verification tile on the [Benefits Site](#). After you click this tile, you can upload your documents, check status and elect paperless dependent verification updates. Within three weeks after you enroll, you'll receive this same information at your home address. You have 45 days from the date you receive the letter to provide the appropriate documentation. Refer to the Dependent Eligibility Rules and Requirements document on the [Benefits Site](#).

Beneficiary Designation

A beneficiary is the person or persons you designate to receive certain benefits in the event of your death. Make sure your beneficiary designation is clear so there is no question about your intentions. Be sure to indicate the full name, address, Social Security Number, relationship, date of birth and distribution percentage for all of your beneficiaries. Note that benefit payments cannot typically be made to minors younger than 18. If you elect to designate a minor as a beneficiary, all proceeds may be held in their name until the minor turns 18, except as permitted under the plan terms and applicable law. Life Insurance and the UnitedHealth Group Puerto Rico Savings Plan require a beneficiary designation.

Qualifying Life Events

If you experience a certain life change, known as a qualifying life event, you may request changes to your coverage within 30 days (unless a longer period is specified in the applicable plan documents). Otherwise, you won't be able to change your enrollment in most elected benefits until the next Open Enrollment period.

Qualifying life events may include:

- Change in your legal marital status (marriage, divorce or legal separation)
- Change in number of your dependents (birth or adoption, or if a child is no longer an eligible dependent)
- Change in your spouse or domestic partner's employment status, resulting in a gain or loss of eligibility for coverage
- Change in your employment status, resulting in a gain or loss of eligibility for coverage
- Change in your address, resulting in a gain or loss of eligibility for coverage
- Entitlement for Medicare, Medicaid or CHIP
- Change in your eligibility for coverage through the Marketplace

Coverage Effective Dates

Most elected 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 enrollment in most elected benefits until the next Open Enrollment period, unless you experience a qualifying life event. Certain financial benefits, like the UnitedHealth Group Credit Union and Puerto Rico Savings Plan, are effective immediately while others, such as the Employee Stock Purchase Plan, have designated enrollment periods during the year.



Physical Well-being

We help people live healthier lives – and that extends to our team members. We offer comprehensive health plans and other insurance coverage, plus ways to make it easier to incorporate healthy choices into your day.

Health Plans and Other Insurance Coverage

Triple-S Health Plan

The Triple-S PPO Plan includes medical, pharmacy, dental and vision coverage for one premium cost. The following table outlines coverage under the plan as well as applicable deductibles, copays and coinsurance amounts.

Coverage	Deductibles, Copays & Coinsurance
Basic Medical	
Maximum out-of-pocket for medical, pharmacy and hospital services provided by participating providers. Non-essential benefits and services not covered or provided by providers outside our network aren't eligible for the accumulation of maximum out-of-pocket.	\$6,350 Individual \$12,700 Family
Preventive	
Preventive Services	\$0
Preventive Immunizations (vaccines)	\$0
Immunizations (vaccines) for Respiratory Syncytial Virus	20%
Sterilization and Vasectomy	\$0
Medical Visits	
General Practitioner	\$5
Specialist (including psychologist and psychiatrist)	\$10
Subspecialist	\$15
Chiropractor	\$0
Tests	
Labs	25%
X-Rays	25%
Specialized Tests	25%
Therapy	
Physical Therapy and Chiropractor Manipulations (combined up to 20 visits)	\$0
Respiratory Therapy	\$0
Emergency Room	
Accident and Illness	\$30
Recommended by Teleconsulta	\$0
Urgent Care	
Accident and Illness	\$30
Recommended by Teleconsulta	\$0

Coverage	Deductibles, Copays & Coinsurance
Hospitalization	
Regular (including mental health)	\$50
Partial (due to mental illness)	\$30
Major Medical	
Covers services such as cardiac rehabilitation, prosthetic devices and implants, orthotic devices, surgical assistance, sports medicine and 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 for this coverage. Emergency care provided by both participating and non-participating providers in the U.S. is covered.	
Initial Deductible	\$100 individual/ \$300 family
Coinsurance	20%
Maximum Out-of-Pocket	\$2,000 individual/ \$6,000 family
Pharmacy	
Rule of Generic Mandatory Medication: 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
90-Day Supply for Maintenance Medications (mail or 90-day program at pharmacies)	
Generic Drugs	\$4
Preferred Brand Drugs	\$20
Non-Preferred Brand Drugs	\$45
Other	
Chemotherapy	\$0
Durable Medical Equipment	25%
Home Health Care	25%
Outpatient Surgery	\$0
Radiotherapy	25%
Triple-S Natural (alternative medicine, up to six visits per policy year)	\$15
Vision	
Glasses or Contact Lenses (every two years)	\$150
Refraction Exam	25%

Coverage	Deductibles, Copays & Coinsurance
Dental	
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 summary of plan coverage. Please review the plan booklet on the [Benefits Site](#) so you understand, in detail, the benefits, limitations and exclusions of the coverage.

Eligibility: Employees whose standard workweek is at least 20 hours and variable hour employees who average at least 30 hours per week as measured during a 12-month lookback period.

Learn more: Visit the [Triple-S website](#) or call 800-981-3241.

To enroll: Log in to the [Benefits Site](#).

Standalone UnitedHealthcare Vision Plans

You may elect any of the following three vision plan options through UnitedHealthcare, which offer varying levels of coverage. With these plans, you can see any vision provider, but you'll pay less when you go to one that's in the UnitedHealthcare Vision network. If you see a provider outside the network, reimbursement for covered services is limited. To find a network provider, visit the [UnitedHealthcare Vision website](#).

	Exam Only	Exam & Materials	Exam & Materials Plus
What the Plan Pays – In-network Service			
Exams Covered once each calendar year	100% after \$15 copay	100% after \$15 copay	100% after \$15 copay
Frames Covered once every other year*	Not covered	100% after \$15 copay, up to \$150 allowance	100% after \$15 copay, up to \$150 allowance
Lenses* Covered once each calendar year • Single • Lined trifocal • Lined bifocal • Standard lenticular	Not covered	100% after \$15 copay	100% after \$15 copay
Contact Lenses Covered once each calendar year if you purchase contacts instead of frames/lenses*	Not covered	100% after \$15 copay, up to \$130 allowance	100% after \$15 copay, up to \$200 allowance
Lens Options	Not covered	100% for scratch resistant coating and polycarbonate lenses	100% for: • Scratch resistant coating, polycarbonate lenses, tints, UV, photochromic • Tier 1 anti-reflective, edge coat, Tiers I, II, III, IV and V progressives

*In a calendar year, the vision plan pays for glasses (lenses and frames) or contacts, but not both.

Eligibility: Employees whose standard workweek is at least one hour.

Learn more: Visit the [UnitedHealthcare Vision website](#) or call 800-638-3120.

To enroll: Log in to the [Benefits Site](#).

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

Life Insurance and AD&D coverage provides financial protection for you and your family in the event of a serious accident or death. You can enroll in or change your coverage any time during the year. Your election may require proof of good health, also known as Evidence of Insurability (EOI).

- **Employee Basic Life Insurance and AD&D:** If your standard workweek is at least 35 hours, you automatically receive Basic Life Insurance and AD&D 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 company-paid premiums above \$50,000 is considered imputed income and is taxable. If your standard workweek is less than 35 hours, you automatically receive a flat coverage amount of \$10,000.
- **Employee Supplemental Life Insurance and AD&D:** You may elect Supplemental Life Insurance with or without AD&D in increments of one to five times your Benefit Compensation, up to \$3,000,000 of combined Basic and Employee Supplemental Life if your standard workweek is at least 20 hours. New employees can elect coverage up to two times your Benefit Compensation, up to \$500,000, without EOI, during your initial enrollment period. Coverage above that amount requires EOI before it's effective.
- **Spouse or Domestic Partner Life Insurance and AD&D:** If your standard workweek is at least 20 hours, you may elect Life Insurance with or without AD&D in increments of \$10,000 up to a maximum of \$250,000, for your spouse or domestic partner. New employees can elect Spouse or Domestic Partner coverage up to \$50,000 without EOI during your initial enrollment period. Coverage above that amount requires EOI before it's effective.
- **Child Life Insurance:** You can buy coverage of \$5,000 or \$10,000 per eligible child up to age 26, if your standard workweek is at least 20 hours. Premiums are based on your coverage amount, regardless of how many children you cover.

Eligibility: Employees whose standard workweek is at least one hour automatically receive Employee Basic Life Insurance and AD&D. Employees whose standard workweek is at least 20 hours may elect all other Life Insurance options.

Learn more: Log in to the [Benefits Site](#).

To enroll: Log in to the [Benefits Site](#).

Disability Insurance

Disability insurance provides financial protection if an illness or injury prevents you from working for an extended period of time. You automatically receive company-paid Short-Term Disability (STD) and Long-Term Disability (LTD) coverage equal to 60% of your Pre-disability Earnings. This is in addition to the Puerto Rico public disability benefit Seguro por Incapacidad No Ocupacional Temporal (SINOT).

You can purchase Supplemental STD coverage to increase your total STD benefit to 80%.

For an approved disability, STD benefits generally begin after seven calendar days and continue for up to 180 calendar days. LTD benefits generally begin after 180 days of disability and the monthly maximum benefit is \$15,000.

Disability benefits will be reduced by any disability income you receive from other sources such as Workers' Compensation, Social Security or any company- or government-sponsored disability programs.

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Log in to the [Benefits Site](#).

To enroll: Log in to the [Benefits Site](#).

Business Travel Accident Insurance

You automatically receive Business Travel Accident Insurance, which offers financial protection if you experience a covered accident or illness while on business travel.

If you need assistance before, during or after your business travel, contact UnitedHealthcare Global Assistance & Risk at 866-870-3475 and provide Group ID # 354681.

Eligibility: Regular, temporary and per diem employees.

Learn more: Visit the [Business Travel Accident Insurance page](#) on Sparq.

Fitness Resources

Peloton Discounts

You are eligible for exclusive discounts on the Peloton Bike, Bike+, Tread, Guide, App and All-Access membership.

Eligibility: Regular employees.

Learn more: Read the [Peloton FAQ](#).



Financial Well-being

Financial security can have a significant impact on your overall health. We offer competitive compensation as well as financial benefits and programs that support your current needs and help you plan for the future.

Competitive Compensation

Base Pay

Your base pay when hired reflects the market and the experience you bring to the job. You may be eligible for an annual base pay increase depending on your individual performance, the company’s performance, the external environment and other factors.

Incentive Pay

In addition to your base pay, you are also eligible for a performance-based incentive plan. Incentive plans are designed to reward employees who meet or exceed their goals, with those who go above and beyond to deliver outstanding results and service earning more.

The two most common incentive plans are:

- **Rewarding Results Plan (RRP)** – An annual bonus that’s based on your contributions and both the financial and non-financial performance of each business unit within the enterprise. We adhere to the Puerto Rico Department of Labor regulation regarding the annual bonus, typically referred to as the Christmas Bonus. Eligibility depends on the number of hours worked from Oct. 1 through Sept. 30.
- **Variable Compensation** – A monthly incentive program that is paid based on clearly-defined performance expectations. The plan is designed to reward employees when they achieve efficiency, quality and customer satisfaction expectations.

Eligibility: Regular employees.
Learn more: Visit the [Pay Programs page](#) on Sparq.

Retirement and Savings

Savings Plan

Set aside a percentage of your eligible pay on a pretax basis by contributing to the UnitedHealth Group Puerto Rico Savings Plan (Savings Plan). If you will be age 50 or older during the calendar year, you can elect to make additional catch-up contributions as well. You are eligible for the Savings Plan upon your date of hire. You can increase or decrease your contributions, or elect not to contribute, at any time on the [Banco Popular website](#). Your contributions are always 100% vested.

After one year of service, you are eligible to receive company matching contributions. To receive the maximum match of 4.5%, you must contribute at least 6% of your eligible pay each pay period. You are fully vested in company matching contributions after two years of service.

Percent of Eligible Pay You Contribute	Company Match
1% to 3%	\$1 for each \$1 you contribute
4% to 6%	50 cents for each \$1 you contribute

Eligibility: Regular, temporary and per diem employees.
Learn more: Log in to the [Banco Popular website](#) or call 888-724-3657.
To enroll: Log in to the [Banco Popular website](#) or call 888-724-3657.

Company Stock and Investing

Employee Stock Purchase Plan (ESPP)

Through the ESPP, eligible employees can use after-tax payroll contributions to purchase UnitedHealth Group common stock at a 10% discount. There are two enrollment periods each year and you can contribute 1% to 10% of your base pay, up to certain plan limits, to the ESPP. You can enroll or change your contribution rate during the two ESPP open enrollment periods. Eligible employees will receive an email with more information from Fidelity, the plan administrator, at the beginning of each enrollment period.

Eligibility: Employees whose standard workweek is at least 20 hours or who work more than five months per year.

Learn more: Log in to the [Benefits Site](#).

To enroll: Log in to [Fidelity NetBenefits](#) during an enrollment period.

Personal Banking and Loans

UnitedHealth Group Credit Union

A full-service financial institution, our credit union offers accessible, not-for-profit banking services to employees and their family members, including:

- Competitive loan rates
- Enhanced Direct Deposit, which allows you to access your payroll funds up to two days early
- Interest-bearing checking and unlimited, penalty-free ATM withdrawals with PowerPlus™ checking
- Free, expert financial advice
- Comprehensive mobile banking
- Lifetime membership once you join, regardless of where you live or work

Eligibility: Regular, temporary and per diem employees.

Learn more: Visit the [Credit Union website](#) or call 800-388-7000.

Employee Discounts and Reimbursement Programs

Employee Discount Site

On this site, you'll find thousands of deals on products and services including hotels, car rentals, home, auto and pet insurance, cell phone service, hearing aids, and more. Plus, some purchases made through the Employee Discount Site are eligible for cash back.

Eligibility: Regular, temporary and per diem employees.

Learn more: Visit the [Employee Discount Site](#).

Life & Emotional Well-being

Your happiness matters to us. We help you be your best inside and outside of work, offering an environment where you can show up as your authentic self and resources to help you manage stress, build resilience and balance it all.

Time Away from Work

Vacation Leave

If your standard workweek is at least 32 hours, you will accumulate 1.25 days of vacation leave per month provided you work at least 115 hours during the month in which the vacation is granted. If your standard workweek is between 20 and 31 hours, your vacation leave grants will be prorated. To calculate your prorated monthly vacation leave grant, divide the hours in your standard workweek by 40, then multiply them by 1.25. Unused vacation leave balances will carry forward from year to year; however, you should not have a vacation balance that exceeds the amount of vacation granted in a two-year period. If your balance exceeds this amount, you may be entitled to payment for excess vacation hours.

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Time Off and Leave policy](#) on Sparq.

Sick Leave

If your standard workweek is at least 32 hours, you will accumulate one day of sick leave per month provided you work at least 115 hours during the month in which the sick leave is granted. If your standard workweek is between 20 and 31 hours, your sick leave grants will be prorated. To calculate your prorated sick leave grant, divide the hours in your standard workweek by 40. Fifteen unused sick leave days may be carried forward from year to year.

You may use your sick leave to cover personal health issues and you may also use up to five days of granted sick leave per year as caregiver's leave to care for eligible family members. Eligible family members include your children, spouse or domestic partner, parents and other individuals under your legal custody or guardianship. To be eligible for caregiver's leave, you must have more than five days of granted sick leave and have a minimum of five days remaining after the leave is taken.

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Time Off and Leave policy](#) on Sparq.

Holidays

We recognize 12 holidays each year – 10 holidays on which the office will be closed (below) and two personal days of your choice. Note you may be required to work on one or more of these holidays depending on business needs.

- New Year's Day
- Martin Luther King, Jr. Day
- Epiphany/Three Kings Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Time Off and Leave policy](#) on Sparq.

Paid Parental Leave

Paid Parental Leave provides eligible new parents six weeks of paid leave following the birth of a child or placement of a child for adoption or foster care. Use it following an approved Short-Term Disability (STD) claim or after exhausting FMLA, to supplement an approved STD claim, as continuous leave, for a reduced work schedule for 12 weeks, or a combination schedule.

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Paid Parental Leave policy](#) on Sparq.

Paid Caregiver Leave

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

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Paid Caregiver Leave policy](#) on Sparq.

Other Leaves of Absence

We offer additional leave options when you need to be away from work for an extended period of time, including Family and Medical Leave Act (FMLA), Jury Duty, Automobile Accident, Voting, Criminal Witness, Special Sports and more.

Eligibility: Employees whose standard workweek is at least 20 hours.

Learn more: Read the [Time Off and Leave policy](#) on Sparq.

Giving and Volunteering

United for Giving

Whether you generously give your time or money, we support you. United for Giving is our employee giving and volunteering program. Donate money and receive a 1:1 match to nearly all nonprofits registered in the U.S. any time of year, up to \$15,000 annually, and receive a \$10 reward for every hour of tracked volunteer time, up to \$500 annually.

Eligibility: Regular, temporary and per diem employees.

Learn more: Visit the [Employee Giving and Volunteering page](#) on Sparq.

United for Each Other

United for Each Other is our employee assistance fund, which helps colleagues with unexpected financial hardships due to natural disasters and other qualifying catastrophic events. Donate or apply for financial support if you are impacted by a qualifying circumstance.

Eligibility: Regular, temporary and per diem employees.

Learn more: Visit the [Employee Giving and Volunteering page](#) on Sparq.

Family Resources

Bright Horizons Back-up Care™

With Bright Horizons Back-Up Care, you can access center- and home-based care – subsidized by the company – when your regular child or elder care arrangements fall through or are unavailable. Your benefit also includes virtual tutoring, virtual camps and in-person camps.

Eligibility: Employees whose standard workweek is at least one hour.

Learn more: Log in to the [Bright Horizons website](#) or call 877-242-2737.

Bright Horizons College Coach®

Take the worry out of your child's educational future with Bright Horizons College Coach. Provided at no cost to you, this benefit connects you with a team of college admissions and finance experts who can help you maximize your child's academic success and plan for college costs.

Eligibility: Employees whose standard workweek is at least one hour.

Learn more: Log in to the [Bright Horizons website](#) or call 888-527-3550.

Bright Horizons Enhanced Family Supports™

This benefit helps you manage work, family and personal responsibilities, including:

- Free, premium access to the Sittercity database of nannies, sitters, dog walkers, housekeepers and more
- Discounted child care, tutoring, camps and coding classes
- Resources for managing screen time and social media

Eligibility: Employees whose standard workweek is at least one hour.

Learn more: Log in to the [Bright Horizons website](#) or call 877-242-2737.

Calm App

The Calm self-care app can help you manage stress, get better sleep and feel more present in your life. Your free premium Calm membership gives you and your family access to hundreds of self-care tools and content to help you relax and build a habit of mindfulness.

Eligibility: Regular employees and their household family members. Must be age 16 or older to create a Calm account.

Learn more: Read the [Calm app FAQ](#).

Employee Assistance Program (EAP)

The EAP is a free, confidential resource that's available 24/7, offering referral services and connections to counseling, financial, legal and household support. You and your household members can each have 10 face-to-face or virtual sessions with a licensed counselor per person, per issue, per year at no charge. Services are available in English and Spanish.

Eligibility: Regular, temporary and per diem employees and their household members.

Learn more: Log in to the [EAP website](#) (access code: uhgglobal), or call 866-229-2572 or +54 11 4706 0527.

This brochure summarizes employee benefits that are governed by legal plan documents or policies. If there is any discrepancy between this information and the plan documents or policies, the plan documents or policies will control. Revised December 2024.

Caring.
Connecting.
Growing together.

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