

# Overview of U.S. Benefits

When you join our company, you embark on an inspired career journey and join a collaborative team energized by a common cause. We help people live healthier lives — and that extends to our team members.

**Caring.  
Connecting.  
Growing together.**



**Your health and happiness matter to us. We offer well-being benefits, programs and resources to help you be your best at work, at home and in your community.**

**For team members in the U.S., this brochure highlights some of our most used benefits and those you must enroll in, but there's so much more. Visit [unitedwellbeing.uhg.com](https://unitedwellbeing.uhg.com) to see all the ways we support your total well-being.**

**We have four different benefit packages depending on the business you work in — your recruiter can tell you which package you are eligible for.**

# Physical

## Health Plans and Other Insurance Coverage

### Medical

Choose between two types of medical plans — copay and HSA plans. Both are designed to deliver value and provide comprehensive coverage.

- With a **copay plan**, you pay a flat fee for a specific health care service. Costs can be more predictable, and your upfront out-of-pocket costs can be lower with this type of plan. Some copay plans are network only, meaning there is no out-of-network coverage except for emergency services or as required by law.
- With an **HSA plan**, you must first meet a deductible before the plan will pay for a covered health care service (except for in-network preventive care). Once you've met your annual deductible, the plan will pay a percentage of the cost of a covered service (known as "coinsurance"). Costs can be less predictable, and your upfront out-of-pocket costs can be higher with this type of plan. You can see in- or out-of-network providers.

These plans partner with a Health Savings Account (HSA), which you can use to pay for eligible expenses on a tax-advantaged basis now and in the future. We contribute to your HSA, and you can also put your own money into the account by making pretax payroll contributions, up to IRS limits.

Medical plan availability is generally based on your legal employer and home ZIP code. All plans cover in-network preventive care at 100%, offer access to high quality providers, and include prescription drug coverage and free or low-cost 24/7 Virtual Visits.

### Dental

In-network preventive services, such as cleanings, covered at 100%. You can receive care from any provider, but you'll pay less with a network dentist.

### Vision

Coverage for your eye care needs. You can see any vision provider, but you'll pay less if you use a network provider.

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

Financial protection in the event of a serious accident or death. You automatically receive company-paid Employee Basic Life Insurance and AD&D, and you may be eligible to purchase the following coverage:

- Employee Supplemental Life Insurance and AD&D
- Spouse or Domestic Partner Life Insurance and AD&D
- Child Life Insurance



**When it comes to your physical well-being, we offer comprehensive health plans and other insurance coverage, plus ways to make it easier to incorporate healthy choices into your day.**

**Whether you're looking for support with chronic conditions, fitness, healthy eating or quitting tobacco, we have programs and resources to support you and those you care for.**

# Physical, continued

## Short- and Long-Term Disability Insurance

Financial protection if you aren't able to work for an extended period of time due to an illness or injury. You automatically receive company-paid Short-Term Disability (STD) and Long-Term Disability (LTD) coverage equal to 60% of your benefit compensation, up to plan maximums.

## Critical Illness Insurance

Financial support if you are diagnosed with a covered critical illness, such as cancer, heart attack or stroke. Pays a lump sum amount to help you pay out-of-pocket medical and living expenses.

## Accident Insurance

Pays a fixed benefit amount to offset costs associated with treatment of specific injuries due to an accident, including concussions, dislocations, broken bones or burns. An additional benefit is payable if the injury is due to an organized sport.

## Hospital Indemnity Insurance

Hospital Indemnity Insurance provides financial support for a hospital admission and subsequent stay. If you or a covered family member is admitted to a hospital, the plan pays a lump sum amount to help you pay out-of-pocket medical and living expenses of your choice.

## Business Travel Accident Insurance

Financial protection if you experience a covered accident or illness while on company business travel. You automatically receive company-paid Business Travel Accident Insurance.



# Financial

## Retirement and Savings

### 401(k) Plan

Set aside a percentage of your eligible pay on a pretax or Roth after-tax basis. After one year of service, you are eligible to receive employer matching contributions. You are fully vested in employer matching contributions after two years of service.

### Executive Savings Plan (ESP)

For select executives and physicians who want to save more of their base salary and certain incentive awards while deferring taxation on contributions.

## Company Stock and Investing

### Employee Stock Purchase Plan

Use after-tax payroll contributions to buy UnitedHealth Group common stock at a 10% discount.

### Stock Plan Awards

Typically granted in the form of Restricted Stock Units or Non-Qualified Stock Options, stock plan awards recognize and reward leaders who exemplify our company values and make significant contributions to business success.

## 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.

## Employee Discounts and Reimbursement Programs

### Employee Discount Site

Thousands of deals on products and services including hotels, car rentals, home, auto and pet insurance, cell phone service, and hearing aids.

### Peloton Discount

Exclusive discounts on the Peloton Bike, Bike+, Tread, Guide, App and All-Access membership.

### Health Savings Account (HSA)

Set aside pretax dollars to pay for eligible health care expenses, up to IRS limits. If you enroll in an HSA medical plan, an HSA will be automatically opened for you.



**Financial security can have a significant impact on your overall health.**

**We offer financial benefits and programs that support your current needs and help you plan for the future.**

# Financial, continued

## Flexible Spending Accounts (FSAs)

Set aside pretax dollars to pay for eligible out-of-pocket expenses, up to IRS limits. We offer three types of FSAs:

- **Full-Purpose Health Care FSA** — For eligible medical, dental and vision expenses (for those who enroll in a copay plan or opt out of medical coverage).
- **Limited-Purpose Health Care FSA** — For eligible dental and vision expenses only (for those who enroll in an HSA medical plan).
- **Dependent Care FSA** — For eligible child or elder care expenses.

## Commuter Expense Reimbursement Account

Set aside pretax dollars to pay for certain eligible commuter expenses, including parking and public transportation, up to the IRS limit.

## Tuition Reimbursement

Receive reimbursement of up to \$5,250 per calendar year for approved coursework in an accredited program.

## Continuing Medical Education (CME)

Eligible physicians and Advanced Practice Clinicians can receive financial reimbursement for approved CME expenses plus time off to complete CME activities to maintain their skills and learn new and developing areas of their field to deliver the highest quality clinical care.

## Professional Licensure and Certification Reimbursement

For positions that require a professional license or certification, those fees will be reimbursed. Examples include an actuary, attorney, medical professional or insurance sales license.

## Adoption Assistance

Get 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.

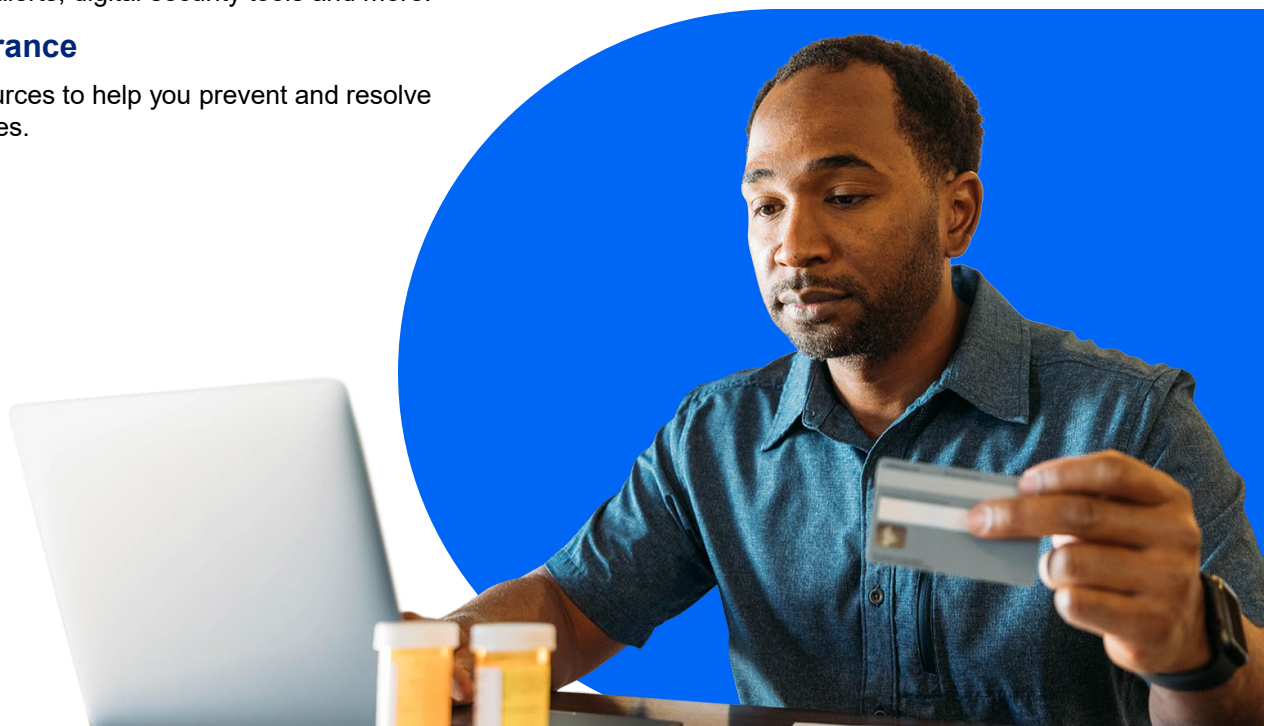
## Identity, Fraud and Legal Protection

### Identity and Fraud Protection Plan

Proactive monitoring of your personal information, suspicious transactions and new credit inquiry alerts, digital security tools and more.

### Group Legal Insurance

Access to trusted resources to help you prevent and resolve legal and financial issues.



# Life & Emotional



## Time Away from Work

### Paid Time Off (PTO)

Earn PTO each pay period to use when you're on vacation, sick or for personal reasons.

### Paid Holidays

We observe eight paid holidays in the U.S. each year:

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

*Note: Some care delivery organizations follow a separate holiday schedule.*

### Floating Holiday

Receive one floating holiday per year, which is an additional day off at a time that is meaningful to you.

### Paid Parental Leave

Provides six weeks of paid leave to new parents to use within the first 12 months following the birth of a child or placement of a child for adoption or foster care.

### Paid Caregiver Leave

Provides up to two weeks of paid leave to care for a child, parent, spouse or domestic partner who has a serious health condition.

### Other Leaves of Absence

Additional leave options when you need to be away from work for an extended period of time, including Family and Medical Leave Act (FMLA), Medical, Military, Parental Bonding, Personal and various State and Municipal leaves.

## Giving and Volunteering

### United for Giving

Donate and receive a 1:1 match to nearly all nonprofits 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.

### United for Each Other

Our employee assistance fund, which helps colleagues with unexpected financial hardships due to natural disasters or other catastrophic events. Donate or apply for financial support if you are impacted.

**As a valued member of our team, we offer an environment where you can show up as your authentic self.**

**You'll have career growth and development opportunities, the chance to connect with and give back to the community, and the flexibility to focus on what matters most when you need to be away from work.**

**You also have access to a variety of education, tools and resources to help you reduce and manage stress, build resilience and get the emotional support you need.**

# Life & Emotional, continued

## Family Resources

### Bright Horizons Back-Up Care™

Subsidized by the company, use Bright Horizons Back-Up Care for center- and home-based care when your regular child or elder care arrangements fall through or are unavailable.

### Bright Horizons Enhanced Family Supports™

For help managing work, family and personal responsibilities. This benefit includes free, premium access to the Sittercity database of nannies, sitters, dog walkers, housekeepers and more; discounted child care, tutoring, camps and coding classes; and resources for managing screen time and social media.

### Calm App

Free premium membership to this app that can help you manage stress, get better sleep and feel more present in your life. You and your family will have access to hundreds of self-care tools and content to help you relax and build a habit of mindfulness.

### Employee Assistance Program (EAP)

A free, confidential resource that's available 24/7, the EAP offers referral services and connections to counseling, financial, legal and household support. Plus, 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.

*This brochure describes benefits that are available to certain U.S.-based employees of UnitedHealth Group, UnitedHealthcare and Optum. Employees of some UnitedHealth Group affiliates are offered other employee benefit programs. The employee benefits that are available to any particular employee depend on their legal employer, business unit, geographic location and job classification, among other factors. Additionally, if information in this brochure is inconsistent with a governing benefit plan document or policy, the plan document or policy will control. Revised July 2025.*



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