

## 2023 OptumCare Benefits Brochure



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 2023, you have many choices as you consider which OptumCare benefits are right for you.

### Eligibility

Optum Care gives you the programs and resources that support you in living a healthier life and managing health care costs. Generally, health and well-being benefits are available to employees who work at least 20 hours per week. You and the company contribute to the cost of coverage for you and your eligible dependents. For most benefits, you pay your share of premiums on a pretax basis through convenient payroll deductions.

### Effective Dates

For eligible employees, most health 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 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.

## Tobacco-Free Medical Credit

If you enroll in an OptumCare medical plan, you can earn a tobacco-free credit to offset your medical plan premium. You can earn this by attesting that 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. You are eligible for one or more plans based on your home zip code. Find network providers and facilities at [whyuhc.com/optumcare](https://www.whyuhc.com/optumcare).

## Copay Plans

OptumCare offers copay plans that provide more predictable costs and lower deductibles. Except for emergencies or as required by law, copay plans generally only pay benefits if you see a network provider.

The Surest Flex Copay Plan has no deductible or coinsurance and offers price transparency with copays for all services. The plan also allows you to add coverage for specific plannable procedures during the year if your health care needs change. This plan is available everywhere except Hawaii, the U.S. Virgin Islands and Puerto Rico.

With our other copay plans you generally have to select a primary care physician (PCP) who coordinates your care and provides referrals to specialists. You have access to a value-based, focused network of providers, hospitals and other health care professionals who work together to provide you coordinated, high-quality, cost-effective care. There is no out-of-network coverage, except in emergencies or when required by law.

## HSA-Eligible Plan

The HSA Plan is available through UnitedHealthcare and is a Consumer-Directed Health Plan (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. This plan partners with a Health Savings Account (HSA) to help you save and pay for eligible health care expenses. The HSA Plan is available to all team members with the exception of Hawaii residents.



Please visit the link provided to you along with this brochure to compare plan design and premiums.

You can use a Health Savings Account (HSA), which is a great tool to help you save and pay for eligible medical expenses. If you enroll in the HSA Plan option, 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. 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.

## 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](https://yourdentalplan.com/dentistsearch).

## Vision Plans

The three vision plan options – Exam Only, Exam & Materials and Exam & Materials Plus – provide access to the UnitedHealthcare Vision nationwide network of private practice optometrists and ophthalmologists, as well as conveniently located retail stores. You also have access to Warby Parker's designer prescription eyewear online or at stores nationwide. With all three options, you can receive care from any provider, but you will pay less when you see a UnitedHealthcare Vision network provider.

The Exam Only option covers a yearly eye exam for a copay. The Exam & Materials option provides coverage for an annual eye exam and vision-related services and materials, including frames, lenses and contact lenses (in lieu of glasses). The Exam & Materials Plus option includes certain other lenses and lens coatings when you obtain them from a UnitedHealthcare Vision network provider.

## 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 the HSA Plan or decline medical coverage, you can enroll in a Full Purpose Health Care FSA. If you elect the HSA Plan, 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.

## Commuter Reimbursement

The Commuter Expense Reimbursement Account (CERA) lets you set aside pretax dollars from your paychecks to pay for certain eligible commuter expenses, including parking and public transportation, up to the IRS limit, which is \$300 in 2023.



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 (EOI). 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**

If you work full time (30 or more hours per week), you may purchase from one to five times your Benefit Compensation, up to \$1,000,000 of combined Basic and Employee Supplemental Life Insurance coverage. Evidence of Insurability (EOI) may be required.

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

If you work full time (30 or more hours per week), you may purchase coverage in increments of \$10,000, up to a maximum of \$250,000, for your spouse or domestic partner. EOI may be required.

### **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) for an approved 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 and Programs**

#### **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.

#### **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. It offers unlimited attorney assistance for covered matters, and a maximum of four hours of attorney assistance for eligible non-covered matters, as well as 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.



We offer a number of additional benefits that can help you plan for the future, save money in the present or support you through the unexpected.

## Well-being and Work/Life Programs

### Stride Resources

We designed the Stride movement program 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 10 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 a wellness resource. 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. 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 a team member, 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.



We know the value of a well-rounded and balanced lifestyle, which is why we offer a variety of additional benefits to help manage life's daily stresses.

## 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 receive a \$10 reward for every hour of tracked volunteer time, up to \$500 annually.

## United for Each Other

Natural disasters and catastrophic events can take a significant toll on those who experience these situations. Help your colleagues recover by donating to United for Each Other. If you have been impacted by a qualifying circumstance, you can apply to United for Each Other for financial support.

## 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 approved coursework in accredited programs. Participation in the tuition reimbursement program is at the discretion of the business.

## Bright Horizons Back-Up Care™

Bright Horizons Back-Up Care™ helps you do your best work and care for your family with stress-free confidence by offering center- and home-based care, subsidized by UnitedHealth Group, to use when your regular care arrangements fall through or are unavailable and your job requires you to be at work.



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

## 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.

## 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 Caregiver 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

The OptumCare 401(k) Retirement Plan is an essential part of your retirement and savings benefits and a smart way to strengthen your financial fitness. You are automatically enrolled at a 3% pretax contribution rate. You can increase your rate, decrease your rate or elect not to contribute to the plan at any time. Choose from either the pretax and/or Roth after-tax options.

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 2023, you can make additional catch-up contributions up to the IRS limit.



Financial benefits that go well beyond traditional programs to help you invest in your future and save money today.



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.

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)**

A select group of team members have an opportunity to participate in the Executive Savings Plan (ESP) which allows leaders to save more of their Base Salary and certain Incentive Awards while deferring taxation on contributions. If you are eligible, Fidelity will contact you with detailed plan information and enrollment instructions.

### **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 (UHGCU) offers accessible, not-for-profit banking services for employees and their families and helps you save for the future. Some benefits of banking with UHGCU include:

- Enhanced Direct Deposit, providing payroll direct deposits up to two days early.
- Competitive rates for home, auto, and student loans.
- High interest-bearing checking and savings accounts.
- Comprehensive mobile banking.
- On-site branches, banking services and ATMs at select locations.
- Large, nationwide surcharge-free ATM network and unlimited ATM fee reimbursement with PowerPlus Checking.™
- Lifetime membership once you join, regardless of where you work or live.

### **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](https://benefitsenroll.uhg.com) after you become an Optum Care team member.

*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.*



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