2027 Benefits Brochure

For team members eligible for UnitedHealth Group-Puerto Rico health and welfare benefits and the UnitedHealth Group Puerto Rico Savings Plan



UNITEDHEALTH GROUP | Optum | UnitedHealthcare

We want you to get the care and support you need. We also want you to take an active role in managing your physical, mental and financial health.

Our benefits are designed to meet you where you are — whether you're building healthy habits, managing a condition, supporting your family or planning for retirement.

From core benefits you expect, like health coverage, life and disability insurance, vacation and sick leave, and a retirement savings plan, to programs and resources that support your total well-being, we offer something for everyone.

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

The Basics

Eligibility and coverage effective dates

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 to be regularly scheduled to work a minimum number of hours per week and that number varies based on the benefit. Other benefits have different eligibility requirements.

Most elected health and welfare 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 make changes to these elections until the next Open Enrollment period, unless you experience a qualifying life event.

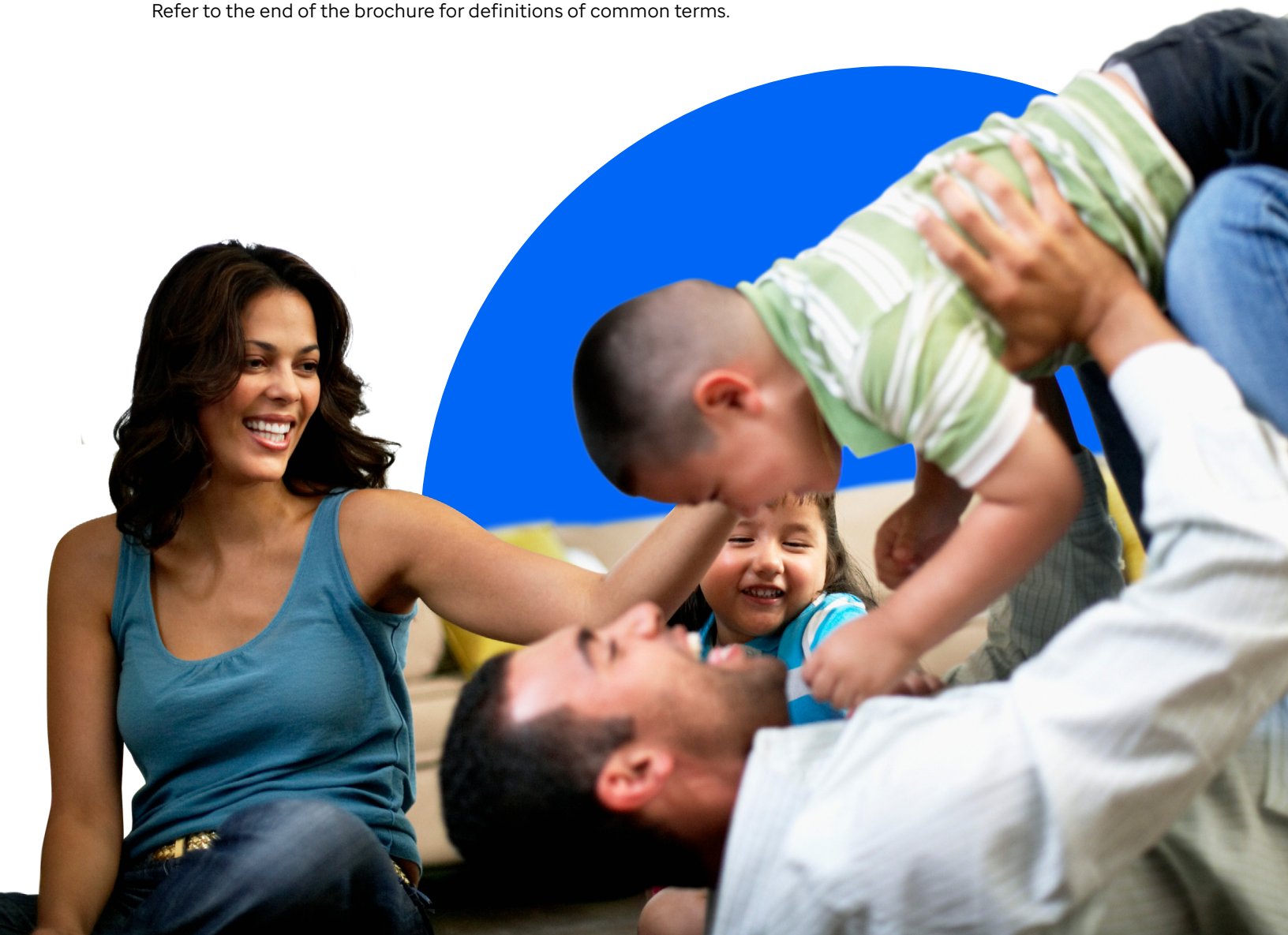
Certain financial benefits, like the UnitedHealth Group Puerto Rico Savings Plan and UnitedHealth Group Credit Union, are effective immediately while others, such as the Employee Stock Purchase Plan, have designated enrollment periods during the year.

Cost of benefits

Benefits are a shared investment. Many are provided automatically at no cost to you – they are simply there when you want or need them. For others, you and the company share the cost of coverage and/or the cost of care/services.

Common terms

Refer to the end of the brochure for definitions of common terms.



Health and Welfare Plans

If you're eligible and want coverage under these plans, you must enroll during your initial 30-day enrollment period, or wait until the next Open Enrollment period, unless you have a qualifying life event.

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.	$7,200 individual/ $14,000 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
Teleconsulta MD	$10
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	$75
Urgent Care	
Accident and Illness	$25

Coverage	Deductibles, Copays & Coinsurance
Hospitalization	
Regular (including mental health)	$100
Partial (due to mental illness)	$50
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	$7
Preferred Brand Drugs	$15
Non-Preferred Brand Drugs	$20
Preferred Specialty Drugs	$100
Non-Preferred Specialty Drugs	$150
Chemotherapy Drugs	$0
90-Day Supply for Maintenance Medications (mail or 90-day program at pharmacies)	
Generic Drugs	$14
Preferred Brand Drugs	$30
Non-Preferred Brand Drugs	$40
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 allowance
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 plan 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: Regular employees whose standard workweek is at least 20 hours.
Learn more: Visit the Triple-S website or call 800-981-3241.
To enroll: Sign in to MyBenefits.

Standalone UnitedHealthcare Vision Plans

Choose from three vision plans with varying levels of coverage. You can see any vision provider, but you'll pay less if you use one that's in network.

	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 bifocal • Lined trifocal • 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	Copay of $15 for up to 4 boxes from the covered contact lens formulary. One copay for contact lens fitting and evaluation and contact lenses combined if from the covered contact lens formulary. Up to a maximum of a $130 allowance for contact lenses that are not on the formulary.	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: Regular employees whose standard workweek is at least one hour.

Learn more: Visit the UnitedHealthcare Vision website or call 800-638-3120.

To enroll: Sign in to MyBenefits.

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

Financial protection for you and your family in the event of a serious accident or death. You automatically receive **Employee Basic Life Insurance and AD&D** equal to one times your benefit compensation, up to a maximum of $2,000,000, if your standard workweek is at least 35 hours, and a flat coverage amount of $10,000 if your standard workweek is less than 35 hours.

If eligible, you can purchase the following coverage as well.

- **Employee Supplemental Life Insurance and AD&D:** You can elect supplemental life insurance, with or without AD&D, in increments of one to six times your benefit compensation, up to $3,000,000, of combined Basic and Employee Supplemental Life.
- **Spouse or Domestic Partner Life Insurance and AD&D:** You can 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.
- **Child Life Insurance:** You can buy coverage of $5,000 or $10,000 per eligible child, up to age 26. Premiums are based on your coverage amount, regardless of how many children you cover.

Note: You can enroll in or change your life insurance coverage any time during the year, but you have a one-time opportunity during your initial enrollment period to elect a certain amount of Employee Supplemental and/or Spouse or Domestic Partner life insurance coverage without providing proof of good health, also known as Evidence of Insurability (EOI).

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

To enroll: Sign in to MyBenefits.

Disability Insurance

Financial protection if you aren't able to work for an extended period due to an illness or injury. You automatically receive Short-Term Disability (STD) coverage equal to 60% and Long-Term Disability (LTD) coverage equal to 50% of your pre-disability earnings, up to plan maximums. This is in addition to the Puerto Rico public disability benefit Seguro por Incapacidad No Ocupacional Temporal (SINOT).

If eligible, you can also elect the following coverage.

- **Supplemental STD** to increase your total STD benefit to 80%.
- **Supplemental LTD** to increase your total LTD benefit to 60%.

Eligibility: Regular employees whose standard workweek is at least 20 hours.

To enroll: Sign in to MyBenefits.

Retirement and Savings Plans

You are eligible for the UnitedHealth Group Puerto Rico Savings Plan (Savings Plan) upon hire. The Employee Stock Purchase Plan has designated enrollment periods during the year.

Savings Plan

Save for retirement by contributing a percentage of your eligible pay to the Savings Plan on a pretax basis. You can increase or decrease your contribution rate, or elect not to contribute, at any time. If you will be age 50 or older during the calendar year, you can make additional catch-up contributions as well. 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%	$0.50 for each $1 you contribute

Eligibility: Regular employees whose standard workweek is at least one hour, and temporary employees.

Learn more: Log in to the BPAS Participant Portal or call 866-401-5272.

To enroll: Log in to the BPAS Participant Portal or call 866-401-5272.

Employee Stock Purchase Plan (ESPP)

Contribute 1-10% of your base pay to the ESPP, up to plan limits, and your after-tax payroll contributions will purchase UnitedHealth Group common stock at a 10% discount. There are two enrollment periods each year.

Eligibility: Regular employees whose standard workweek is at least 20 hours and who work more than five months per year.

Learn more: Sign in to MyBenefits.

To enroll: Log in to Fidelity NetBenefits during an enrollment period.



Time Away from Work

You automatically receive the following benefits if you're eligible.

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: Regular 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: Regular employees whose standard workweek is at least 20 hours.
Learn more: Read the Time Off and Leave policy on Sparq.

Paid holidays

We recognize 12 paid 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: Regular 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, as continuous leave, for a reduced work schedule for 12 weeks, or a combination schedule.

Eligibility: Regular 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: Regular 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: Regular employees whose standard workweek is at least 20 hours.
Learn more: Read the Time Off and Leave policy on Sparq.



...and So Much More!

We are committed to helping you be your best — inside and outside of work. Here are some additional benefits that support every part of your well-being.

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: Regular 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: Regular 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: Regular employees whose standard workweek is at least one hour.
Learn more: Log in to the Bright Horizons website or call 877-242-2737.

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.

Eligibility: Regular employees whose standard workweek is at least one hour, and temporary employees.
Learn more: Visit the Business Travel Accident Insurance page on Sparq.

Calm Health

The Calm Health app, available at no cost to you, offers self-care tools and well-being content to help users manage stress, improve sleep, relax and build mindfulness habits. Note: Must be 13 years or older to create a Calm Health account.

Eligibility: Regular employees whose standard workweek is at least one hour, temporary employees, and their household family members.
Learn more: Log in to the Calm website.

Employee Assistance Program

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 employees whose standard workweek is at least one hour, temporary employees, and their household family members.

Learn more: Log in to the EAP website, or call 866-229-2572 or +54 11 5299 2140.

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 employees whose standard workweek is at least one hour, and temporary employees.

Learn more: Visit the Employee Discount Site.

Tuition Reimbursement

You may be eligible for tuition reimbursement of up to $5,250 per calendar year for approved coursework in an accredited program.

Eligibility: Regular employees whose standard workweek is at least 20 hours and who have completed at least 6 months of service.

Learn more: Read the Tuition Reimbursement policy 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 employees whose standard workweek is at least one hour, and temporary employees.

Learn more: Visit the United for Each Other website.

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 employees whose standard workweek is at least one hour, and temporary employees.

Learn more: Visit the United for Giving website.

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:

- Enhanced Direct Deposit (access payroll direct deposits up to two days early)
- High interest-bearing checking and savings accounts with no minimum balance or monthly fees
- Mortgage discounts
- Competitive rates for home, auto and student loans
- Access to free SavvyMoney credit scores, reports and monitoring

Eligibility: Regular employees whose standard workweek is at least one hour, temporary employees, and their family members.

Learn more: Visit the Credit Union website, or call 800-388-7000.



Common Terms

Coinsurance

A percentage of the cost of a covered health care service you pay out of pocket after you meet your deductible. Your insurance pays the rest.

Copay

A fixed amount you pay out of pocket for a covered health care service — typically paid at the time of service. Your insurance pays the rest.

Deductible

The amount you pay out of pocket for covered health care services each year before your insurance plan starts sharing costs.

Elected benefits

The health and welfare coverage you must actively enroll in and pay for.

Initial enrollment period

The 30-day period during which you can enroll in health and welfare coverage — triggered typically when you are new to the company or become newly eligible for a benefit.

In network/network

The doctors, hospitals, pharmacies and other providers your health plan has contracted with to provide health care services.

Open Enrollment

The designated period each year — typically in the fall — when you can enroll in or make changes to your current health and welfare coverage for the upcoming year.

Out of network

The doctors, hospitals, pharmacies and other providers that aren't contracted with your health plan. Some plans allow you to see out of network providers, but you pay less with network providers.

Out-of-pocket maximum

The maximum amount you'll pay in a year for covered health care services. Once you reach this limit, your health plan will pay 100% of eligible services.

Premium

The amount you pay through payroll deductions for your health and welfare coverage.

Primary Care Provider (PCP)

A provider who practices general health care, managing your overall health and typically providing preventive care and coordinating referrals to specialists. This individual could be a doctor, a nurse practitioner or a physician assistant.

Qualifying life event

A life change that allows you to make changes to your health and welfare coverage outside the annual Open Enrollment period. You typically have 30 days from the event to request changes, unless a longer period is specified in plan documents. Examples of qualifying life events include a change in legal marital status (marriage, divorce or legal separation), a change in dependents (birth, adoption or when a child is no longer eligible), or a change in employment status for you or your spouse or domestic partner that affects coverage eligibility. The full list of qualifying life events is on MyBenefits, which you can access if you're an active employee.

Caring.
Connecting.
Growing together.

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 policies or plan documents will control. Your receipt of this brochure does not entitle you to the benefits described herein. Your eligibility for benefits and specific plans depends on various factors, such as your business segment or unit, employment classification, location and union status.

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