UNITEDHEALTHGROUP | Optum | UnitedHealthcare

Overview of Canadian 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 Canada, this brochure highlights some of our most used benefits and those you must enroll in.

Health and Wellness

Your benefits include many programs and resources to help you reach your health and wellness goals. If you work 20 hours or more each week, you're eligible for health and wellness benefits. Spouse and children under the age of 26 can be enrolled as dependents. More information about your Total Rewards will be provided after you start working at UnitedHealth Group.

Health Plans and Other Insurance Coverage

Extended Health Coverage

The extended health benefit reimburses team members for many medical expenses not covered by your provincial medical plan. This coverage is available to team members and their eligible dependents. UnitedHealth Group pays 100% of the premium for this coverage.

- Prescription Drugs
- Vision Care – frames, lenses, contact lenses, eye exam, laser eye surgery
- Paramedical Services

Benefit Coverage	Covered	Team Member Pays
Pay Direct Prescription Drugs	90%	10%
Hospital: Semi Private	100%	Nil
Paramedical and Vison*	100%	Nil

**Please refer to benefits booklet for maximum.*

Dental

This benefit reimburses team members for services that help them restore and maintain healthy teeth and gums.

Basic Services include, but not limited to:

- Exams, Cleanings (scaling, polishing, fluoride and x-rays) every 6 months
- Basic restorative services such as fillings
- Endodontic (root canal therapy)

Major Restorative includes but not limited to dentures, crowns and bridges.

Underage Dependent Orthodontic Services include treatment for improperly aligned teeth (braces) received prior to age 19.

Benefit Coverage	Maximum	Covered	Team Member Pay
Basic Services	Combined annual maximum of $1,500	90%	10%
Major Restorative		50%	50%
Dependent Orthodontia	Lifetime $1,500	50%	50%

Health and Wellness, continued

Life Insurance

Employee life insurance pays a lump sum to the beneficiary if the employee dies from any cause. The coverage is equal to 2x annual base salary with a maximum of $750,000. UnitedHealth Group pays 100% of the premium for this coverage.

Additional life insurance can be purchased through the optional group life insurance plan. Premium rates vary by individual demographics.

Dependent life insurance pays a lump sum to the beneficiary if the dependent dies from any cause. This insurance covers $20,000 for the death of a spouse and $10,000 for a child.

Accidental Death and Dismemberment Insurance

Accident insurance pays a lump sum to the beneficiary if the employee dies as a result of an accident, or to the employee if they lose (or lose the use of) limbs, sight, hearing and mobility.

The coverage of an accidental death is equal to the 2x annual base salary with a maximum of $750,000. The coverage for the loss of bodily parts or injuries of bodily parts varies. UnitedHealth Group pays 100% of the premium for this coverage.

Short -Term Disability

Financial protection if you aren't able to work for an extended period due to an illness or injury. There is a seven-day qualifying period that is waived if the disability is a result of an accident. Employees may use available sick days to cover the qualifying period. STD covers 66.7%. Benefits are payable to a maximum period of 26 weeks.

STD is an employer paid benefit. Monies received as a disability claim will be taxable to the employee.

Long-Term Disability

Long-Term Disability (LTD) insurance provides income if the employees disability lasts longer than 180 day Qualifying Period. If an employee is approved for LTD they would continue to receive benefits until they no longer meet the definition of disability or they reach the maximum benefit period which is up to age 65. The benefits received under this plan include: 66.7% of the first $3,500 of monthly salary, plus 50% of the next $2,500, plus 44% of the balance to a maximum of $6,000.

LTD is an employee paid benefit. This ensures that any monies received, as a disability claim, is tax free to the employee.

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



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

Please note as of 1 February 2024 Manulife will be the retirement provider via Mercer maser trust.

Retirement and Savings

Retirement Program

UnitedHealth Group sponsors a group retirement program to help you achieve financial security during your retirement years. The program includes a Registered Retirement Savings Plan (RRSP) and a Deferred Profit Sharing Plan (DPSP). You choose how much to contribute to the RRSP from your pay. The company will match 100% of your contributions up to 5% of earnings to the DPSP. Employees are eligible to join the program effective the first of the month following hire.

Tax Free Savings Account (TFSA)

You can contribute directly to the TFSA up to your individual limit. You can confirm your TFSA contribution room by contacting the Canada Revenue Agency.

Company Stock

Employee Stock Purchase Plan

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

Other Programs

Tuition Reimbursement

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

Life & Emotional

Time Away from Work

Paid Time Off (PTO)

You will receive PTO each pay period to use when you're on vacation, sick or for personal reasons. The amount you receive is dependent upon your years of service and your grade level.

Paid Holidays

We observe paid holidays in accordance with each province-required schedule.

Parental Leave

Provides parental leave to new parents to use as mandated by each province.

Compassionate Care Leave

Eligible employees can take an unpaid leave of absence of up to 27 weeks (or 28 weeks for employees based in Ontario) to care for a family member that is at significant risk of dying within 26 weeks, established by a medical certificate. The definition of "family member" varies by province. Compassionate Care Leave may be taken in units of one or more weeks.

Other Leaves of Absence

Additional leave options when you need to be away from work for an extended period of time. Some examples of other leaves of absence include leave for bereavement, reservist leave, citizenship ceremony leave and jury duty.

Giving and Volunteering

United for Giving

Donate and receive a 1:1 match to eligible charities 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.



As a valued team member of our diverse 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.

Life & Emotional, continued

Family Resources

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 have five (5) face-to-face or virtual visits with a licensed counselor per person, per issue, per year.

This communication is intended to be a high-level summary. Each plan is governed by a legal plan document. If there are any differences between this summary and the legal plan document, the plan document will resolve the difference.



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