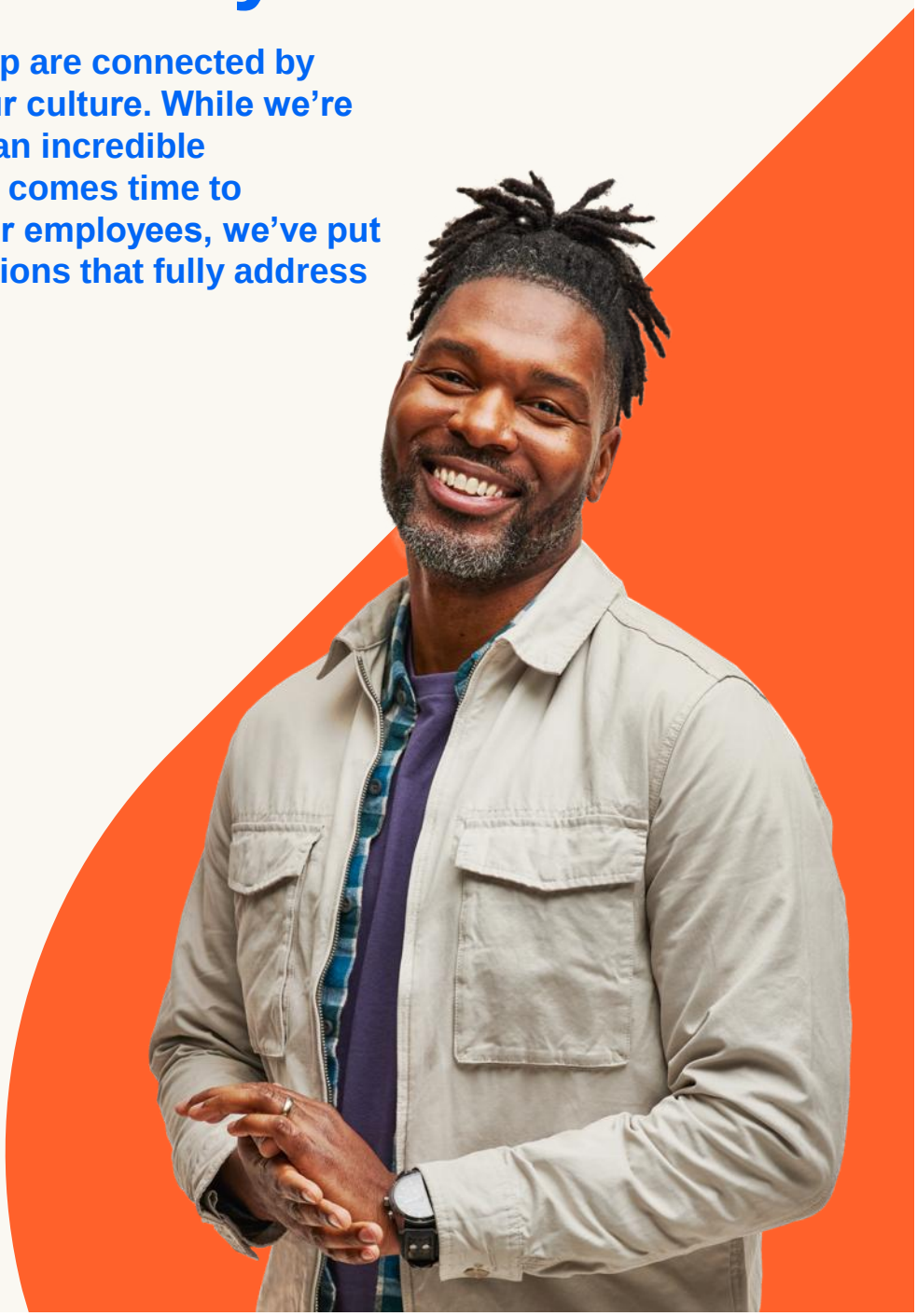
UNITEDHEALTH GROUP | Optum | UnitedHealthcare

# Benefits summary – Ireland

**All of us at UnitedHealth Group are connected by more than our mission and our culture. While we're each one-of-a-kind, we share an incredible enthusiasm for living. When it comes time to recognise the hard work of our employees, we've put together programmes and options that fully address unique lifestyles and needs.**



**Caring.**
**Connecting.**
**Growing together.**

**From fitness to financial planning, it's our way of saying thanks for doing your life's best work.SM**

**We offer competitive health and wellbeing options, and we significantly contribute to the cost of benefits for you and your family. So, no matter where or when you begin a career with UnitedHealth Group, you'll find a far-reaching choice of benefits — choices that offer greater flexibility to tailor your benefits to your individual needs.**

**Read on and learn about the benefits we offer our employees as part of our Total Rewards. And learn more about your career options by visiting careers.unitedhealthgroup.com**

## Benefits enrolment

As a new employee, you will be invited to enroll in our occupational pension scheme, private medical insurance, or to one of our salary sacrifice schemes. You will be automatically enrolled in UnitedHealth Group's life insurance and income protection benefit. Within your first week of service, you will receive an automatic invitation to enroll and a link to the Total Rewards platform where all benefits information and enrollment is stored. If you have any further questions, please contact employee center by raising a ticket on Sparq.

## Pension scheme

The plan is revenue approved occupational pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Pension salary deductions are made as a salary sacrifice deduction and are not taxable. **Note: from 1 July 2025 enrollment into the UHG pension plan is mandatory at the minimum contribution level of 1% for Employees with a 2% Employer match.**

| Grade | Your minimum contribution | UnitedHealth Group max Matching | Total Contribution |
|---|---|---|---|
| All grades minimum | 1% | 2% | 3% |
| **Grade 22-27** | 3%<br><br>5% | 3%<br>*Up to*<br>5% | 6%<br><br>10% |
| **Grade 28** | 3%<br><br>8% | 3%<br>*Up to*<br>8% | 6%<br><br>16% |
| **Grade 29+** | 3%<br><br>10% | 3%<br>*Up to*<br>10% | 6%<br><br>20% |

**Please note you can also contribute more than listed below, the table is showing the contribution needed to get a UHG match.**

UnitedHealth Group's Irish occupational pension is administered by Willis Towers Watson.

## Private medical insurance

This benefit enables you to elect a level of private medical coverage suitable for your personal and family circumstances. UnitedHealth Group's private medical insurance plan is valid for treatment within Ireland only and all permanent employees are eligible to join the cover with Laya Healthcare. The employee coverage is fully funded by UnitedHealth Group.

Based upon your grade, you may also be entitled to fully funded private medical coverage for your spouse, partner and children. Please refer to the following summary table below.

| Grade | Coverage type | Dependents included |
|---|---|---|
| **21–24** | Laya Inspire plan | No, but employees can call Laya directly to arrange self-funded coverage on 021 202 2994 |
| **25–27** | Laya Inspire plan | Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group) |
| **28** | Laya Principle plan | Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group) |
| **29** | Laya Principle plan | Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group) |
| **30+** | Laya Excel plan | Yes, Spouse/Partner and/or children can be added to the plan (fully funded by UnitedHealth Group) |

There are additional options for you to upgrade your company-funded medical plan, or if you are not eligible for company-funded dependent coverage, for you to add dependents to your plan (please note that the trade up options will be at your own expense).

Private medical insurance is a taxable benefit, and you will be taxed on the value of any company funded medical plan during each pay period.

## Income protection benefit

As a UnitedHealth Group employee, you will be automatically enrolled into our group income protection policy. If in the event of a prolonged period of illness, we will submit details of your claim to our income protection policy which is subject to insurer approval. If the claim is accepted you could be eligible up to 66.67% of your 'eligible' salary (minus any state support).

## Life assurance

UnitedHealth Group provides life insurance in the form of a tax-free lump sum, equal to four times pensionable salary, at no cost to you.

## Lunch subsidy

In both our Dublin and Letterkenny offices we offer a subsided core lunch allowance as well as free drinks and fruit throughout the day.

## Health Assessments

All employees are eligible to a free company health assessments, facilitated by Laya, once every 2 years.

## Employee stock purchase plan

The UnitedHealth Group employee stock purchase plan (ESPP) is an easy way to set aside part of your salary to buy UnitedHealth Group's common stock at a discount. Use after-tax payroll contributions to buy UnitedHealth Group common stock at a 10% discount.

## Employee assistance programme

The employee assistance programme (EAP) is a combined service of both telephone and face-to-face counselling designed to assist individuals in dealing more effectively with their personal and work-related problems. Confidential support and counselling is available for all employees, in a number of areas, examples include legal guidance, financial or debt support, family and work and career related issues.

## Tuition Reimbursement policy

Subject to the policy eligibility Approved educational expenses may be reimbursed at up to 100% (up to an annual maximum of €5,200).

## Eye care vouchers

If your Optometrist indicates that you do require spectacles **for DSE usage only**, UnitedHealth Group will contribute €69 towards the cost of single vision glasses and €100 towards the cost of varifocals. For single vision glasses €69 can be claimed using the eye test pre-paid voucher you received using the barcode within the voucher. If you require varifocals, the €100 can be claimed via concur once Employee Center authorise this.

## Flu vaccinations

At UnitedHealth Group we are committed to the well-being of all employees. As part of this commitment, UnitedHealth Group offer employees the option to book flu vaccinations and claim back the cost via our expense system.

## Voluntary dental insurance

UnitedHealth Group offer the option for employees to enroll directly into the voluntary dental insurance plan with Laya. Please note that this is a voluntary benefit, and **all premiums are fully funded by employees.**

## Tax saver travel ticket scheme

UnitedHealth Group provides you an interest free loan to purchase a public transport season ticket via Travel Hub. This benefit gives you a tax efficient and convenient way to buy a season ticket for your journey by public transport to and from work.

## Cycle to work scheme

Cycle to work is a Government backed scheme that allows you to obtain a bicycle for up to €1,250 in the form of vouchers, for the purposes of commuting to and from work. A five-year benefit lock applies, which means you are locked into this benefit for 5 years.

## MyGymDiscounts

MyGymDiscounts is an online service that lets you purchase gym memberships at discounted corporate rates from a wide range of health clubs, gyms and leisure centers across Ireland. This service also offers discounts on online fitness apps and retail discounts on popular fitness brands.

## Digital Gym

Free unlimited access to a wide range of digital classes from Laya our private medical insurer.

## Annual leave entitlement for grades 27 and below

Our holiday runs from January to December, the amount of paid holiday days that you can take each year increases in line with your service.

| Years of service | Days per year | Hours per year |
|---|---|---|
| Up to 3 | 21 | 164 |
| 3-6 | 22 | 172 |
| 7-9 | 23 | 179 |
| 10-12 | 24 | 187 |
| 13-15 | 25 | 195 |
| 15+ | 26 | 203 |

## Annual leave entitlement for grades 28 and above

| Years of service | Days per year | Hours per year |
|---|---|---|
| All | 26 | 203 |

## Sickness

We offer enhanced Company Sick Pay which is linked to length of service. Further details can be found on the Company's HR Portal.

## Maternity leave

Subject to the policy eligibility 26 weeks fully paid Maternity leave is offered.

## Paternity leave

Subject to the policy eligibility and relevant service of 52 weeks 4 weeks full pay is offered.

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