Employee Benefits Brochure

All of us at Optum are bound by more than our mission and our culture. While we're each one of a kind, we share an incredible enthusiasm for living. So when it comes to recognizing the hard work of our employees, we've put together programs and options that fully address their unique lifestyles and needs. As a valued 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.

We offer competitive health and well-being options and we contribute significantly to the cost of benefits for you and your family. So no matter when or where you begin your career with Optum, you'll find a wide range of benefits — options 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 their Total Rewards. Learn more about your career options by visiting https://www.unitedhealthgroup.com/careers/ph/work.html.

Cash Compensation

Fixed Cash Allowances

Rice, meal, clothing, laundry, transportation and car allowances form part of the fixed cash allowances provided. Transportation and car allowances are provided based on an employee's job grade and location.

Guaranteed Bonus

It is also known as the 13th-month pay and is paid to all Optum employees. This bonus is equivalent to one month's basic salary subject to applicable pro-ratio based on actual number of days rendered in a year.

Variable Compensation Plan

Depending on an employee's role, the employee may have an opportunity to participate in a variable compensation plan as per Company Policy. Specific details regarding the plan, if any, will be provided by your immediate manager.

Pay Review

The company undertakes an annual performance-related salary review called Common Review. As a result of the salary review, employees may receive a salary increase called merit increase. The merit increase is not an entitlement and is subject to an individual's performance and achievement of objectives.

Holiday Pay and Rest Day Premium

Holiday pay and rest day premiums are provided as per the applicable statutory premium rates depending on the employee's eligibility.

Overtime Pay

Employees who are eligible for overtime are those who do not hold supervisory or managerial responsibilities/positions and are required to work on holidays or beyond their stipulated regular work hours. Overtime pay will apply only to individuals who work beyond regular work hours.

Night Shift Premium

Employees at salary grades 20 – 26 who are required to work between 10PM and 6AM are eligible for the Night Shift Differential. This is an additional compensation of 10% of an employee's regular wage per hour.

Benefits

Retirement Plan

The retirement plan is designed to secure your future as you help make the health system work better for everyone. Eligible employees are automatically enrolled in the program. The plan rewards tenure, encourages voluntary contribution, and commitment in Caring. Connecting. Growing together.

Types of Contribution

Core Employer Contribution	The company will contribute 6% percentage of employees' monthly basic salary once they reach two years and one day of employment.
Employee Voluntary Contribution	Employees may voluntarily contribute a percentage of their monthly basic salary to their retirement account

Employer Matching Contribution	Additional contribution made by the company to match employees' voluntary contributions. Scales in proportion to the participant contribution

Features of the Retirement Plan

Retirement benefit will be paid in lump sum. Please refer to the Sparq Retirement Policy page for more details.

- Retirement contributions are professionally managed by our fund manager which can potentially gain earnings/losses.
- The program rewards tenure and saving up for your future. Employer matching contribution scales with your employee voluntary contribution .
- Option to apply for Member Loan from the fund up to 100% of your Voluntary contributions in case of emergency .
- Option to withdraw 100% of your employee voluntary contributions including earnings & losses in case emergency.
- **Encouraging Inclusion & Diversity**: Flexibility for employees to nominate common gender partners as beneficiaries .

Health and Wellness

Medical Plan (HMO Type)

- In-patient and Outpatient cover for eligible employees (18 to 65 years old) and enrolled dependents subject to maximum benefit limit per illness and defined exclusions
- Covers up to max of 3 eligible dependents at same benefit limit as the employee's (Refer to policy for the dependents' eligibility and hierarchy)
- Parents of single employees (up to 65 years old), spouse, and children are covered at 100% premium paid by the Company while siblings (up to 25 years old) are covered at 50-50 sharing on premium
- Enrollment and inclusion of Domestic Partner (same gender or live in partner of different gender) and their children.
- Flexible Options – Additional coverages that can be availed at the expense of the employee (Refer to policy for full details of the options)
- Top-Up Options: ability to increase inpatient benefit cover at very minimal cost.
- Voluntary Solutions: ability to cover additional dependents in excess of the 3 allowed at lower cost than retail

Maternity Assistance

- Female employees are eligible for maternity assistance in the form reimbursement based on the type of delivery.

Outpatient Medicines, Dental and Optical Reimbursement

- Employees are provided allowances in the form of reimbursement for outpatient medicines, dental and optical.
- Reimbursement limits are applied on a per family unit basis
- Eligible dependents are those also covered under the HMO main plan

Annual Physical Exam

The Company covers expenses for routine medical check-up of all employees every year.

Wellness Program - LiveWell

The Company offers various wellness programs within a holistic approach that cover mind, body, soul, nutrition, and finances and provides support and resources to help employees take positive action toward a healthier lifestyle.

Life and Disability Insurance

Group Life Insurance (GLI)

This benefit covers death due to any cause, with a rider for total and permanent disability and terminal illness living benefit. The amount of insurance coverage is equivalent to 24 x Monthly Basic Salary, maximum of P35 Million. All employees are automatically covered up to a no-evidence limit.

Accidental Death and Disablement

This benefit covers death and disability caused by an accident. The amount of insurance coverage in case of accidental death, accidental permanent disablement benefit is equivalent to 24 x Monthly Basic Salary, maximum of P30 Million.

Paid Time-Off Benefits

Time away from work is an important part of Total Rewards, ensuring employees have time to pursue their passion, to get better when sick and to take care of personal business.

Benefits	**Maximum Frequencies**
Wellness Leave	25 days per year of service 5 days unused Wellness Leave will be carried over to the following year. Anything in excess will be converted to cash (tax-free) up to a maximum of 5 days. Following the rules as stated in the Leave Policy.
Bereavement Leave	3 days per occasion
Public Holidays	The number of holidays may vary per year
Maternity Leave	105 days for Natural Childbirth or Caesarean (c-section) delivery 15 additional days for Solo Parent 7 days may be allocated to an alternate caregiver 60 days for Miscarriage or Emergency Termination
Parental Leave/Primary Caregiver Leave	105 days 120 days if Solo Parent

Secondary Caregiver Leave (revised Paternity Leave)	10 days (when the spouse has delivered a child or suffered miscarriage)
Solo Parent Leave	7 days per year (subject to compliance to requirements as per law)
Magna Carta Leave	2 months (special leave entitlement for women — with full pay based on gross monthly compensation — following surgery caused by gynecological disorders.)

Employee Assistance Program (EAP)

The Company provides an Employee Assistance Program (EAP) which aims to provide confidential assistance to employees and their families for variety of concerns that are personal, legal and financial in nature.

Statutory Social Security Benefits

1. Social Security Program
The social security program provides a package of benefits in the event of death, disability, sickness, maternity or old age. Employee and employer contributions as defined by law are followed.

2. Salary Protection - Employee Compensation Program
The employee compensation program (ECP) is a government program designed to provide a package of benefits for employees and their dependents in the event of work-related contingencies such as sickness, injury disability and health. Optum provides the employer match as defined by law.

3. Hospitalization/Medical - Philippine Health Insurance
Philhealth Insurance is a health insurance program for SSS members and their dependents for which employee and employer contributions are made as defined by law. Through this program, the healthy subsidize the sick who may find themselves in need of financial assistance when they become hospitalized. Optum provides the employer match as defined by law.

4. Savings and Housing - Home Development Mutual Fund (Pag-IBIG)
The fund offers its members savings, short term loans and access to housing programs. These programs help finance members for their immediate medical, educational or livelihood needs, minor home improvement, purchase of appliance and furniture and other related needs. Optum contributes to the fund as outlined by law.

Recognition
We are committed to creating a culture where positive appreciation and recognition are part of our everyday behavior. Our global recognition program, Bravo!, enables recognition to be delivered in a consistent, meaningful, and timely way, and be visible across the organization.

Training and Staff Development
Training (in both technical and soft skills) is offered face-to-face and via web conference. Computer-based training is also offered to all employees through a learning management system called LearnSource, which is found on the HRdirect web site: https://hrdirecthelpdesk.uhg.com

LearnSource offers a variety of resources to employees, including a wide range of on-line courses, the company's standard operating procedures and advice about how to manage a range of work situations.

Business Book Summaries
LearnSource also provides free access to summaries of many popular business books, and new titles are added every quarter. The library includes summary reviews of more than 550 leading business books about leadership, business strategy, customer satisfaction and personal growth. Each summary provides a concise, chapter-by-chapter synopsis, as well as a critical evaluation of the quality and value of the corresponding book.

Reimbursement of Professional Registration Fees
The Company, subject to the signing of a payback agreement, may reimburse a maximum of two registration/membership fees (professional bodies to be confirmed), subject to a maximum overall cap. This will be at the discretion of management.

Employee Referral Programme
Employees of the company are invited to refer individuals they know who may be suited for advertised positions. In the event that a candidate referred by an employee is hired, the employee may receive a cash bonus (depending on position and grade). The referral bonus will be paid after the new hire has completed three month of employment since the date when he or she joined Optum.

Personal Information Handling Policy
Introduction

UnitedHealth Group is committed to protecting its workers' personal information.

UnitedHealth Group observes principles of good information handling and takes all reasonable care when handling workers' "personal information" - by this we mean information which identifies, or is

capable of identifying individual UnitedHealth Group employees and other non- employee workers, such as researchers who carry out clinical studies under contract with us (collectively referred to as "workers"). UnitedHealth Group processes workers' personal information in accordance with applicable data protection laws. Personal information may also include sensitive personal information, such as information about a worker's health or banking information. What constitutes "sensitive personal information" varies by the jurisdiction in which you live.

For the purposes of this policy, all UnitedHealth Group subsidiaries and business units will be collectively referred to as "UnitedHealth" or each individually referred to as a "UnitedHealth company". Any reference to UnitedHealth, "we", "our" or "us" in this policy means the UnitedHealth companies located in Philippines for or with which you work. The UnitedHealth company that is the primary data controller in respect of your personal information is the company employing you.

Please read this policy carefully.
Please contact HRdirect if you have any questions
Why do we have a personal information handling policy?

We have implemented this personal information handling policy so that workers can feel confident about the security of the personal information they provide to us, as well as understand their obligations in handling other workers' personal information. This policy also explains the choices workers can make about the way their personal information is collected and used as well as providing workers with mandatory information on the purposes and conditions of processing their personal information.

What personal information may we hold about you?

The personal information that UnitedHealth will keep on your file or otherwise collect and use in its day to day business activities. This information is provided by you prior to and during the work relationship and is also collected, when lawful, from third parties in the course of our business activities. This information might include: your application materials; offer letter; any subsequent contractual details; professional correspondence with or about you; salary and other compensation details; bank account details; and performance appraisals. These documents may contain, amongst other information, details of your name, aliases and any other former names, your home address and former addresses, telephone numbers, email address, date of birth, gender, place of birth, passport or visa number, business contact details, names of any dependents, marital status, emergency contact details, date of birth, Curriculum Vitae (CV), employment history, Government issued identifier or identification number(s), education history, educational material, medical information / records, residency status, language skills that you may from time to time disclose to us, performance ratings and disciplinary records. During your employment, we may record images of you, including footage from closed circuit televisions (CCTV) cameras or photographic images for badge issuance.

During your employment or engagement with UnitedHealth, you may submit sickness and/or absence notes. These may be processed and retained by us in administering contractual and statutory sick pay and in monitoring and managing performance and absence. We do not generally seek to collect any sensitive personal information from you; however, it is possible, as part of your engagement with us, or as part of additional services provided by us and received by you, that you may be required to or you may choose to voluntarily provide us with such information.

We undertake activities to protect the business of UnitedHealth, including its assets and the personal information of its workers, clients, and customers. These activities include monitoring and recording activities in the company premises, including offices, workstations, workspaces, and other facilities (collectively referred to as "company premises") and company technology and systems.

The above information may be held electronically and/or in hard copy form, and will be held to establish and manage UnitedHealth's relationship with you and for related functions including for personnel, administrative and payroll purposes (among others), security, and compliance with applicable laws such as the administration of:

• Employment and services contracts, including human resource administration, labour risk prevention, payroll and compliance with statutory requirements;
• Business processes such as management analysis, audits, forecasts, planning, transactions, legal claims, and legal and regulatory compliance;
• Employee insurance and pension as required by law;
• Implementation of extraordinary operations, such as mergers and acquisitions, transfer of business or transfer of a branch of the business, entering into joint ventures or consortium agreements; and
• Programs and policies on training and development, job evaluation, rewards, planning and organisation.

Additionally, UnitedHealth Group, including its subsidiaries and affiliated companies is obliged, due to the nature of its business, to screen workers against sanctions and exclusions lists issued by the United Nations and its member countries, including the European Union and the United States, and their political subdivisions as well as any black-listing or prohibitions issued by Government authorities and Regulators. UnitedHealth Group also may screen applicable workers against professional body registrations and licensing organisations. Such screenings are necessary to ensure that workers are suitable for their position at UnitedHealth Group and in particular to confirm that they are permitted without exception to provide services to all of UnitedHealth Group's clients and in particular to organisations who prohibit excluded or debarred individuals from working on their account.

Will your personal information be kept up to date?

We will only retain personal information about you which is necessary for the purposes described above and will take all reasonable steps to ensure that it is kept up to date and accurate. From time to time we may ask you to review and update the personal information we hold (although you are encouraged to update the information at any time). We will only hold your personal information for as long as it is relevant to your working relationship with UnitedHealth, or as long as it is necessary to comply with any legal obligation and fulfill the above listed purposes.

In order for us to keep your personal information up to date, you must let us know of any changes to the personal information we hold about you, for example, your name, address, marital status, contact details, qualifications and emergency contact details.

In accordance with applicable laws you may, at any time withdraw your consent towards us holding any personal information, in accordance with these terms. However, in the event you withdraw consent to provide personal information, and if such personal information is required for the purpose of any services provided to you, you agree that you will no longer be permitted to receive the relevant services; provided that notwithstanding the withdrawal of your consent, we may opt to continue processing your personal information in accordance with applicable law and this policy if such processing is necessary or desirable in the context of your employment with us.

Do we share your personal information with anyone else?
Sometimes we may need to share your personal information with other UnitedHealth Group companies and third parties. This will only happen where necessary for legitimate business purposes. For example, your personal information may be sent to the following parties for the following reasons:

• To other UnitedHealth companies which may carry out human resources shared services on behalf of other parts of the UnitedHealth group of companies for the purposes of undertaking human resource administration;
• To external suppliers to administer your benefits on our behalf; • To clients for the purpose of potentially seconding you to work for them;
• To clients to review your corporate CV with a view to securing clinical projects;
• To competent public corporations and government authorities as may be required by law regarding tax, labour, social security and similar matters;
• To our carefully selected service providers appointed from time to time to provide services related to our business or related to work place activities in general, and under contract to us, such as processors of salary, expenses and other compensation information. Those service providers will be bound by appropriate contractual protections, where required by applicable data protection law;
• To providers of labour risk prevention services;
• To new (or prospective) contractors, if required under transfer of undertakings arrangements;

• To future employers or financial institutions for the purpose of providing a reference/credit references and other information, but only if you request that we do so;
• To any new (or prospective) owners, should there be a change (or prospective change) in the ownership of UnitedHealth, or business units or departments within UnitedHealth in which you work; and/or
• To external parties as required by law or legal process, or as otherwise authorised by you.

Your personal information is held on PeopleSoft, a software tool utilised by UnitedHealth companies and may be processed within PeopleSoft for personnel, administrative and payroll purposes. Your personal information may be transferred to UnitedHealth companies operating in countries outside the jurisdiction in which you reside. For example, if you work as part of a team and your manager works in a UnitedHealth company outside of your jurisdiction, it may be necessary to transfer your personal information so as to enable your manager to monitor and review your performance and compensation. In addition, UnitedHealth's service providers with whom information is shared may be based outside of your jurisdiction. Data protection laws may or may not apply in jurisdictions outside your jurisdiction, and if they do apply, they may not be as stringent as those in the jurisdiction in which you live. In any case, UnitedHealth will implement appropriate contractual measures based model clauses to ensure that the relevant UnitedHealth companies and third parties outside your jurisdiction provide an adequate level of protection to your personal information as set out in this policy and as required under applicable local law.

How can I find out what personal information UnitedHealth holds about me?
If you want to know what personal information we hold about you to review its content and accuracy, you can make a request, in writing, to HRdirect. We will endeavour to provide you with a response without delay and in accordance with applicable data protection law. UnitedHealth may refuse to provide such information in limited circumstances and/or may charge you a fee or ask you to provide legitimate reasons for the request, in accordance with any applicable local law.
If, having considered the personal information we hold about you, you find that it is inaccurate or you otherwise have any concerns, please let us know and you may request that your information be amended, erased or blocked in accordance with applicable local requirements. Furthermore, you also have the right to lodge a complaint before the relevant data privacy government regulator/s should we violate applicable data privacy laws(s) in our processing of your personal information.

What are your obligations under this policy?
We request that you provide us with accurate and up-to-date personal information when requested. Should you make a request to access the information we hold about you, we may require that you provide us with further information so that we can be satisfied of your identity, subject to any applicable local restrictions.

When handling personal information on behalf of UnitedHealth, you must only process information that is necessary, adequate and relevant for legitimate purposes. You must ensure that the personal information is only kept in a form which identifies an individual for as long as is necessary for the purposes for which it was obtained. If you are one of the UnitedHealth workers who properly have access to identifiable information, you must not disclose any personal information to any other UnitedHealth worker, or to any third party except for the purposes of UnitedHealth business and the proper performance of your duties. In accordance with this policy, you must ensure that personal information is kept secure and confidential, and at all times comply with UnitedHealth's other policies relating to confidentiality and data security.

Monitoring

UnitedHealth provides workers with access to company premises and its company technology and systems including telephones, fax machines, computers, networks, the Internet and other electronic devices for business and communication purposes. We permit very limited personal use of company premises and company technology and systems so long as it is in accordance with use policies that are notified to workers. Monitoring of company premises and of company technology and systems, is undertaken for legitimate security, organizational, and production purposes, including protecting the business of the company and use of its assets including the personal information about our clients, customers, and members. All monitoring, which is subject to applicable local law, will be proportionate to the potential harm that might be suffered through misuse. If any company technology and systems or company premises to which you have access are to be subject to monitoring, the nature of that monitoring and its purpose will be described to you through company notices and policies. While it is not our endeavor to do so, it is possible that, as part of the monitoring activity that we undertake, certain sensitive personal information may be collected from the systems and resources used by you. However, we will not use such information for any purpose except as mentioned herein or without your consent.

Examples of monitoring that may be carried out include the following:

• Monitoring incoming and outgoing email messages in order to detect (a) that they contain no harmful code; (b) do not contain spam; (c) that they are of a size that will not disrupt use of our company technology and systems; and (d) that confidential information is sent securely in accordance with the company's policies.
• Opening and reading communications received by a worker in case of unforeseen or prolonged absence in order to ensure that the business of the company is not adversely affected by any delay in response in accordance with applicable policies;
• Reviewing the use of company technology and systems (including, to the extent permitted by applicable local laws, logs of telephone calls made or access to databases or systems, file storage, emails sent and received, and Internet websites visited) so that proper use is made of these company technology and systems for business purposes and in accordance with company policies and that any personal use is limited to a reasonable level that will not cause harm to the company technology and systems or the company's business;

• Controlling the use of company technology and systems, such as blocking a web browser from accessing a website or stopping unknown software from executing, to ensure harm is not caused to the company technology and systems or the company's business;
• Monitoring and recording communications and activities in company premises, managing company technology and system assets, searching computer files and conducting management investigations where there is reason to believe that this is necessary in order to investigate possible contravention of the law or violation of company policies.

What security measures do we employ in handling your personal information?
UnitedHealth Group takes appropriate physical, technical and organisational security measures to guard against unauthorised or unlawful access and processing of your personal information, and against accidental loss or destruction of, or damage to, your personal information. We ensure that your personal information is stored lawfully and securely.

Examples of our security measures include:

• Workers who have access to personal information are made aware of their obligations to protect that information;
• Personal information in paper form is kept in filing cabinets that are only accessible by authorised UnitedHealth workers on a need-to-know basis;
• Personal information stored electronically, including CCTV footage, is only accessible by authorised personnel; and
• Printed material displaying personal information is disposed of securely, for example, by shredding.
All workers who handle personal information are required to comply with this policy and any other UnitedHealth policies and procedures prescribing local data security measures.

All workers have a duty of confidentiality. Breaches of security and/or confidentiality will be investigated and remedied by UnitedHealth, as appropriate. Any worker handling personal information who knowingly or recklessly discloses that information in contravention of our policies or procedures may be subjected to disciplinary action in accordance with local procedures and applicable local law.

Changes to this policy
UnitedHealth may revise this personal information handling policy and the way in which it processes your personal information from time to time. You will be notified of any significant changes.

ACCEPTANCE

I have read and understood this personal information handling policy, including my obligations to protect other workers' personal information. I voluntarily accept and consent to all the terms and conditions of this policy.

Signature: _____

Date: _____

Print Name: _____