UNITEDHEALTH GROUP | Optum | UnitedHealthcare

Benefits summary – UK

All of us at UnitedHealth Group 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. 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.℠

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 have 30 days to enroll into our employee benefit programs. To enable you to enroll, within your first week of service, you will receive an automatic invitation to enroll. If you have any further questions, please contact employee center and raise a ticket or call 001-888-454-0355.

Pension scheme

Please note that all 'qualifying' employees joining UnitedHealth Group UK after 1 July 2014 will be automatically enrolled into the UnitedHealth Group private pension plan in accordance with the Pensions Act 2008. However, you do have the option to opt out of the plan after you have been enrolled. This is a defined contribution pension plan with a discrete matching arrangement that allows you to plan for retirement effectively. Salary pension deductions are made as a salary sacrifice deduction and are not taxable. Employee minimum contribution in this level is 4%.

Grade 26 and below:

You	UnitedHealth Group	Total
4%	4%	8%
5%	5%	10%
6%	6%	12%

Grade 27-29

You	UnitedHealth Group	Total
4%	4%	8%
5%	5%	10%
6%	6%	12%
7%	7%	14%

Grade 30+

You	UnitedHealth Group	Total
3%	6%	9%
4%	8%	12%
5%	10%	15%

UnitedHealth Group's GPP provided by Scottish Widows and administered by Mercer in the United Kingdom.

Life assurance

Life assurance provides financial protection for you and your beneficiaries in the form of a tax-free lump sum payment of 4 x pensionable salary. It's available for employees aged 16 to 75 and is fully funded by UnitedHealth Group at no cost to you.

Private medical insurance

This benefit enables you to select private medical coverage suitable for your personal and family circumstances. UnitedHealth Group's private medical Insurance plan with Vitality is valid for treatment within the United Kingdom only and all permanent employees are eligible to join the plan. Employee coverage is fully funded by UnitedHealth Group. In addition to your employee cover, you can add a partner and dependents to your private medical insurance plan. The cost of any adding additional individuals to your plan will be at your own expense (with the exception of Grade 32, SLT and ELT employees who are eligible to fully funded family coverage).

Health Assessments

All employees are eligible to a free company annual health assessment, facilitated by Bupa. This benefit is designed to provide a confidential health assessment and to help you to identify potential issues before they become a problem, you can also get advice during the assessment on how to stay fit and healthy. The name of the funded programme is 'Be Motivated'. Additional services can be added on a voluntary basis and the cost of the 'Be Motivated' assessment will be deducted from your additional option. Any remaining cost will be funded by you.

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 50% of your 'eligible' salary for a maximum period of 2 years.

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 matrimonial and work and career related issues.

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. Further information, including how to join the plan, will be sent to you via email when the enrolment is open (which is typically twice a year, April and November)

Voluntary benefits – employee funded (cost of selection will be paid for via your monthly salary)

Critical illness cover

Critical illness insurance provides a tax-free, lump-sum payment if you survive for 14 days following the first diagnosis of a specified critical illness covered by the policy. This benefit is provided through a group insurance policy and is subject to the insurer's terms, conditions and exclusions. Pre-existing conditions are not covered under this policy. This benefit is only provided if you select at your own cost.

Critical illness cover (partner)

Critical illness insurance partner cover provides a tax-free, lump-sum payment if your partner survives for 14 days following the first diagnosis of a specified critical illness covered by the policy. This benefit is provided through a group insurance policy and is subject to the insurer's terms, conditions and exclusions. Pre-existing conditions are not covered under this policy. This benefit is only provided if you have selected individual critical illness cover and you select partner cover at your own cost.

GymFlex

GymFlex is an online service that lets you purchase gym memberships at discounted corporate rates from a wide range of health clubs, gyms and leisure centres across the UK.

Dental insurance

Dental insurance through BUPA allows you to look after your teeth and gums with support on everyday dental costs. You can claim reimbursement on routine examinations and x-rays, minor treatments such as fillings and root canal treatment, and restorative dental treatment such as crowns, bridges and dentures. A range of cover options are available for you and your family.

Personal carbon offsetting

Allows you to contribute to reducing your personal carbon footprint through planting trees or supporting carbon offsetting projects.

Flexible life assurance

In addition to your company funded cover, flexible life assurance allows you to increase your lump sum benefit beyond the coverage provided by the Company, at your own cost. If it is the first time you have had the opportunity to select the flexible benefit, you can select up to a maximum of 6x your salary (which, inclusive of core entitlement, would be 10x your salary).
Following this initial first selection, during a qualifying enrolment opportunity, you will only have opportunity to increase your flexible benefit in increments of 1x your salary, up to a maximum of 6x your salary (which, inclusive of core entitlement, would be 10x your salary).

Flu vaccinations

At UnitedHealth Group, we are committed to the wellbeing of all employees. As part of this commitment, UnitedHealth Group will reimburse the cost of flu vaccinations for all employees via our expenses platform.

Cycle to work

The cycle to work scheme is a UK government-led initiative that allows employees to obtain a bicycle and associated accessories and save money through NI savings via deductions from their salary up to £5000. Any salary deductions for a cycle to work agreement are taken from an employee's gross salary, therefore each participating employee benefits from the Tax and NI saved because of the reduction in salary.

Holiday buy and sell

You have the opportunity to adjust your holiday entitlement to suit your individual needs. You can vary your basic holiday entitlement, up or down, by a maximum of 5 days providing that your resulting annual holiday entitlement is no less than 20 days and no more than 33 days. If you are part time you are able to buy or sell up to the equivalent of either 20 days or 33 days, which will be prorated to your contractual working hours. You can also choose to retain your existing entitlement. The option to buy or sell holiday occurs annually and you will be notified via internal communications when enrolment for this benefit is open.

Sickness

Similar to our annual leave policy, our paid sickness leave benefit is also linked to service.

0-12 months' service:

Entitled to receive up to 4 weeks salary at full pay and an additional 4 weeks salary at half pay.

12 plus months' service:

Entitled to receive up to 13 weeks salary at full pay and an additional 13 weeks salary at half pay.

Paid leave

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.Please contact employee center for any further annual leave policy related information.

Paid holiday

Years of service	0 – 2	2 – 4	4 +
Holiday days	25 days	27 days	28 days

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