

## 2022 OptumCare Benefits Brochure



This document outlines the OptumCare benefits offering, which is intended to help you and your family live healthier lives by:

- Supporting you in all aspects of your life — at work, home and everywhere in between
- Offering market-competitive health and wellness, retirement and savings, and paid time off benefits
- Providing you resources and tools so you can take charge of your health and financial well-being

You and your family's health care needs are unique and personal, which is why we believe one size does not fit all. For 2022, you have many choices as you consider which OptumCare benefits are right for you.

### Effective Dates and Eligibility

Most health benefits are effective the first of the month following 30 days 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 change your health benefits until the next Open Enrollment period, unless you experience a qualifying life event. Certain financial benefits, like the 401(k) plan and UnitedHealth Group Credit Union, are effective immediately while others, such as the Employee Stock Purchase Plan, have designated enrollment windows during the year.

You are eligible for most benefits if you work at least 20 hours a week. If you work less than 20 hours a week, you are eligible for the OptumCare 401(k) Retirement Plan, Basic Life Insurance and AD&D coverage, Employee Assistance Program, Business Travel Accident Insurance, Commuter Expense Reimbursement Account (CERA), Rally Wellness, Bright Horizons Caregiving and Education Resources, Employee Discounts, United for Giving, UnitedHealth Group Credit Union, Group Legal, and paid holidays, and several other well-being programs, such as Peloton and other gym discounts, Sanvello mental health app, nutritional support—all of which can be found on [stride.uhg.com](https://stride.uhg.com).

## Enrolling Dependents and Dependent Verification Process

You'll need each dependent's birth date and Social Security Number to enroll them in coverage. If you enroll any dependents in OptumCare medical, dental or vision, you'll need to provide documentation verifying their eligibility for coverage. One to three weeks after you enroll, you'll receive instructions at your home address explaining how to provide appropriate documentation.

## Medical Credits Help You Pay for Medical Coverage

Medical coverage is an important partnership between you and the company. We offer you choice so you can select a plan that meets your needs and we offer you medical credits to help offset the premium cost of your medical plan. These credits pay for a significant portion of your coverage. You must elect OptumCare medical coverage to receive medical credits.

Medical credits are based on:

- **Who you cover.** The amount of this credit varies from \$151.50 to \$614.66 per pay period. It's based on who you cover (you-only, you plus spouse/ domestic partner, you plus child(ren), or you plus family) and how many hours a week you are scheduled to work.
- **Attesting you (and your spouse/domestic partner, if enrolled in your medical plan) have been tobacco-free for at least 12 months.** The tobacco-free credit is \$15 per pay period. If either of you are tobacco users, you may be able to earn the tobacco-free credit by enrolling in and successfully completing the Quit for Life<sup>®</sup> program, or we will accommodate the recommendations of your personal physician.

## Medical Plans

You choose the medical plan that best fits your needs based on how you expect to use health care. Regardless of the plan you choose, all preventive care is covered at 100% with a focus on your overall well-being. Medical coverage is offered through UnitedHealthcare. Find network providers and facilities at [whyuhc.com/optumcare](https://www.whyuhc.com/optumcare).

## Copay Plans

Network Plans offer lower deductibles and copays for certain services. Except for emergencies, Copay Plans only pay benefits if you see a network provider.

### **National Network Plan**

With the National Network Plan, you pay the full cost of most network services until you've met your deductible. Then you'll pay 20% coinsurance. You get the best value and highest level of benefits when you use a Tier 1 provider. This plan is available to all team members.

### **Accountable Care Plan**

The Accountable Care Plan gives you access to a value-based, focused network of providers, hospitals and other health care professionals, known as an Accountable Care Organization (ACO), who work together to provide coordinated, high-quality, cost-effective care. You and each enrolled dependent must select a primary care physician (PCP) to coordinate your care, including referrals to most specialists. You get the best value and highest level of benefits when you use a Tier 1 provider. You can see a non-Tier 1 provider, but your costs will be higher. This plan is only available to team members who live in certain home ZIP codes.

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**Medical credits help offset the premium cost of your medical plan.**

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**Medical plan eligibility is based on your home ZIP code. When you log in to the enrollment tool, you'll be able to see which plans you are eligible for.**

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**Doctors Plan**

The Doctors Plan is built on the premise that a strong relationship with your primary care physician (PCP) leads to better health outcomes. You and each enrolled dependent must select a PCP to coordinate your care. This plan offers a low premium and no copays for most services. This plan is only available to team members who live in certain home ZIP codes in the following counties in the Denver, Colo. area: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso and Jefferson.

**OptumCare Plan**

The OptumCare Plan is a value-based plan that offers preferred pricing when you use an OptumCare provider. You get the best value and highest level of benefits when you use a Tier 1 provider. You can see a Tier 2 provider, but your costs will be higher. If you use a Tier 2 provider, you pay the full cost of many services until you've met your deductible. Then you'll pay 20% coinsurance. This plan is available to all team members who aren't eligible for the Accountable Care Plan or Doctors Plan.

**HSA-Eligible Plans**

These plans are Consumer-Directed Health Plans (CDHP), which means you take direct responsibility for how you access and pay for care. There is a significant financial incentive — driven by a higher deductible — to use high quality, cost-effective care. These plans partner with a Health Savings Account (HSA) to help you save and pay for eligible health care expenses. There are two HSA-Eligible Plan options that are available to all team members.

With these plans, you can see any provider, but you'll pay less when you use a network provider. For most in-network services, you pay the full cost until you've met your deductible. Then, you'll pay 10% coinsurance. Choose from two plans:

- **HSA Plan Option 1** has a lower premium and a higher deductible. You may want this plan if you prefer to pay less each paycheck in exchange for higher costs when you receive care.
- **HSA Plan Option 2** has a higher premium but offers a lower deductible allowed by the IRS for an HSA-eligible plan. You might want this plan if you prefer to pay more each paycheck in exchange for a lower deductible, or if you expect to incur high medical or prescription drug costs.

If you enroll in one of the HSA Plan options, an HSA will be automatically opened for you at Optum Bank. The company contributes to your HSA — annually up to \$500 for You-only coverage, up to \$750 for You + Child(ren) or You + Spouse or Domestic Partner coverage, and \$1,000 for You + Family coverage. The company contribution is deposited into your HSA on a per paycheck basis. You can also put your own money into the account by making pretax payroll contributions, up to IRS limits. You own your HSA, which means it's yours to keep even if you switch to another medical plan, change jobs or retire.

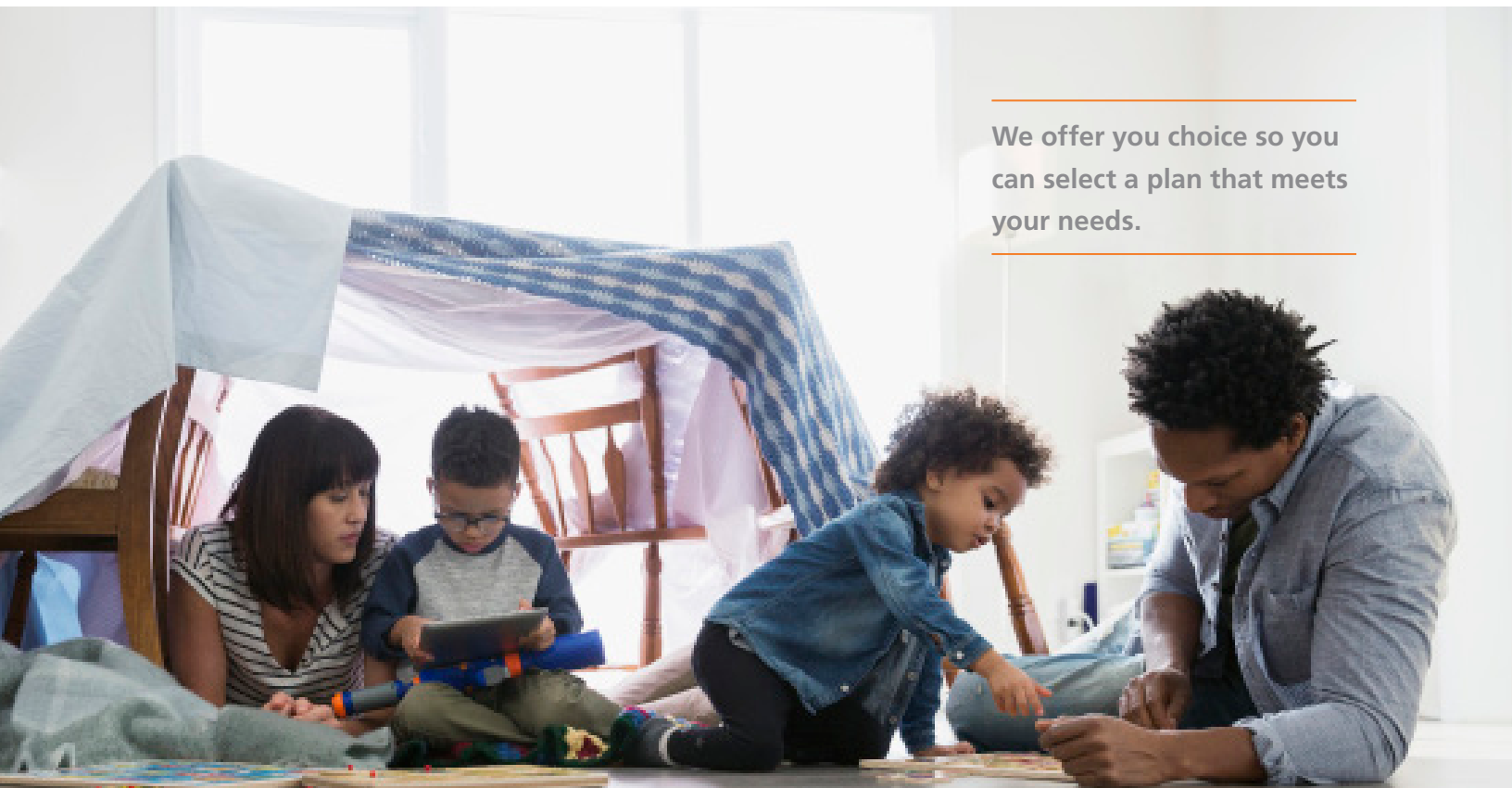
**Company HSA Contribution**

You	\$500
You + Child(ren)	\$750
You + Spouse/DP	\$750
You + Family	\$1,000

*HSA contribution is prorated based on your coverage start date.*

**2022 HSA Contribution Limits**

You	\$3,650
You + Family	\$7,300
Catch-Up Contribution (age 55+)	\$1,000



We offer you choice so you can select a plan that meets your needs.

### Medical Plans

Plan	HSA Plan Option 1*	HSA Plan Option 2*	National Network Plan	OptumCare Plan	Accountable Care Plan	Doctors Plan
<b>Calendar Year Deductible</b>						
Individual	\$3,500	\$2,800	\$1,800	\$1,800	\$1,800	\$1,100
Family	\$7,000	\$5,600	\$3,600	\$3,600	\$3,600	\$2,200
Coinsurance (what you pay)	10%	10%	20%	20%	Tier 1: 20% Other In-Network: 40%	20%
<b>Calendar Year Out-of-Pocket Maximum (Maximum Includes Deductible)</b>						
Individual	\$6,750	\$5,600	\$3,600	\$3,600	\$3,800	\$5,000
Family	\$13,500	\$11,200	\$7,200	\$7,200	\$7,600	\$10,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Copays/Coinsurance (What You Pay)</b>						
Preventive Care	No charge	No charge	No charge	No charge	No charge	No charge
Primary Care Visit	10%*	10%*	20%*	Tier 1: \$20 Tier 2: 20%*	Tier 1: \$20 Other In-Network: 40%*	No charge
Specialist Visit	10%*	10%*	20%*	\$40	Tier 1: \$40 Other In-Network: \$40 + Ded/40%*	\$100
Urgent Care	10%*	10%*	20%* \$30**	Tier 1: \$20 Tier 2: 20%*	\$20	No charge
Convenience Care	10%*	10%*	\$20	\$20	20%*	No charge
Virtual Visit	10%*	10%*	No charge	No charge	No charge	No charge

\*Network providers/services only

\*After deductible

\*\*\$30 Copay at OptumCare providers, where available

## Prescription Drug Coverage

Prescription drug coverage is included in your medical plan. All plans use the OptumRx Select Network and the UnitedHealthcare Essential Prescription Drug List (PDL).

The PDL applies a four-tier pricing structure. Tiers indicate the amount you pay for your prescription. Choosing medications in lower tiers may save you money. Ask your doctor if a Tier 1 or Tier 2 option can work for you.

Tiers indicate the amount you pay for your prescription.

Your Cost	Includes	Helpful Hints
\$ Lowest	<b>Tier 1 Drugs</b> Medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included.	Use Tier 1 drugs for the lowest out-of-pocket costs.
\$\$ Mid-range	<b>Tier 2 and 3 Drugs</b> Medications that provide good overall value. A mix of brand-name and generic drugs.	Use Tier 2 or Tier 3 drugs, instead of Tier 4, to help reduce your out-of-pocket costs.
\$\$\$ Highest	<b>Tier 4 Drugs</b> Medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics.	Many Tier 4 drugs have lower cost options in Tiers 1, 2 or 3. Ask your doctor if they could work for you.

Refer to the charts below for prescription costs by tier. Medical and prescription drug deductibles are combined.

HSA Plan Options 1 and 2				
	Tier 1	Tier 2	Tier 3	Tier 4
<b>Preventive Drug Costs</b>				
Retail (one-month supply)	\$15	\$40	\$85	\$300
Home Delivery (three-month supply)	\$35	\$90	\$190	\$750
<b>Non-Preventive Drug Costs</b>				
Retail (one-month supply)	10% after deductible is met			
Home Delivery (three-month supply)	10% after deductible is met			

National Network Plan, Accountable Care Plan, Doctors Plan and OptumCare Plan				
	Tier 1	Tier 2	Tier 3	Tier 4
<b>Preventive &amp; Non-Preventive Drug Costs</b>				
Retail (one-month supply)	\$15	\$40	\$85	\$300
Home Delivery (three-month supply)	\$35	\$90	\$190	\$750

Find network pharmacies and review the PDL at [whyuhc.com/optumcare/benefits#pharmacy\\_information-tab](https://www.whyuhc.com/optumcare/benefits#pharmacy_information-tab).

## Dental Plans

You have two choices for dental coverage, provided through UnitedHealthcare — the Basic and Comprehensive Options. The Basic Option covers preventive and basic services. The Comprehensive Option covers preventive and basic services plus major services and orthodontia for children up to age 19. Both plans allow you to see any dentist, but you'll receive a higher level of benefits when you use a network dentist. Find network dentists at [yourdentalplan.com/dentistsearch](http://yourdentalplan.com/dentistsearch).

	Basic Option		Comprehensive Option	
	Network	Non-Network	Network	Non-Network
<b>Deductible*</b>				
Individual	\$50	\$100	\$25	\$75
Family	\$100	\$200	\$50	\$150
<b>Maximums</b>				
Annual Benefit*	\$1,000/individual		\$1,500/individual	
Orthodontia Lifetime	Not applicable		\$1,500/eligible dependent under age 19	
<b>Covered Services</b>				
<b>Preventive Services:</b> Checkups, cleanings, X-rays, fluoride treatments (under age 18)				
What you pay	Covered 100%, no deductible, does not count toward annual maximum			
<b>Basic Services:</b> Fillings, oral surgery, extractions, periodontics, endodontics				
What you pay	50% after deductible		20% after deductible	
<b>Major Services:</b> Crowns, dentures, implants, TMJ treatment				
What you pay	Not covered		50% after deductible	
<b>Orthodontia:</b> For children up to age 19, up to \$1,500 lifetime maximum benefit per child				
What you pay	Not covered		50%, no deductible	

\*Does not apply to orthodontia services

## Vision Plan

We offer comprehensive vision coverage — provided by UnitedHealthcare — which includes an exam, lenses and frames, or contacts in lieu of lenses and frames, with varying copays. With this plan, you can see any vision provider, but you'll receive a higher level of benefit when you use a network provider. Find network vision providers at [myuhcvision.com](http://myuhcvision.com).

	In-Network	Out-of-Network
<b>What the Plan Pays</b>		
Examination ( <i>once/calendar year</i> )	100% after \$15 copay	Up to \$40 allowance
<b>Materials</b>		
<b>Lenses (once/calendar year)</b>		
Single Vision Lenses	100% after \$30 copay	Up to \$40 allowance
Bifocal Lenses		Up to \$60 allowance
Trifocal Lenses		Up to \$80 allowance
<b>Frames (once/every other calendar year)</b>		
Retail Frame Equipment	100% after \$30 copay, up to \$130 allowance	Up to \$45 allowance
<b>Contact Lenses (once/calendar year if you elect to purchase instead of lenses/frames)</b>		
Necessary	100% after \$30 copay	Up to \$210 allowance
Elective Selection	100% after \$30 copay, up to four boxes*	Up to \$105 allowance

\*Elective non-selection, up to \$105 allowance

## Flexible Spending Accounts

A Flexible Spending Account (FSA) lets you set aside pretax dollars from your paycheck to pay for eligible expenses. Use a **Health Care FSA** to pay for eligible out-of-pocket health care expenses. If you elect an OptumCare medical plan other than one of the HSA Plans or decline medical coverage, you can enroll in a Full-Purpose Health Care FSA. If you elect one of the HSA Plans, you can enroll in a Limited-Purpose Health Care FSA, which may be used to pay for all eligible health care expenses. Use a **Dependent Care FSA** to pay for eligible child care and elder care expenses.

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An FSA lets you set aside pretax dollars to use for eligible health, child care and elder care expenses.

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## Life and Disability Insurance

Life Insurance and Accidental Death & Dismemberment (AD&D) coverage provides financial protection for you and your family in the event of a serious accident or death. You can enroll or change your life insurance coverage any time during the year. Your election may require Evidence of Insurability. Disability coverage provides financial protection if an illness or accident prevents you from working for an extended period of time.

### Employee Basic Life and AD&D

If you are regularly scheduled to work at least 20 hours per week, you automatically receive Basic Life Insurance and AD&D coverage equal to one times your Benefit Compensation, up to a maximum of \$500,000. You do not pay a premium for this coverage; however, the value of the company-paid premiums above \$50,000 is considered imputed income and is taxable. If you are regularly scheduled to work less than 20 hours, you receive a flat amount equal to \$10,000.

### Employee Supplemental Life and AD&D

You can purchase Supplemental Life Insurance and AD&D coverage in increments of one to five times your Benefit Compensation, subject to plan maximums. Elections made during your initial enrollment period will be subject to a guaranteed insurability amount for the lesser of \$500,000 or two times your Benefit Compensation. Premiums are based on your age, coverage amount and tobacco status.

### Spouse or Domestic Partner Life and AD&D

You can buy Spouse or Domestic Partner Life Insurance and AD&D coverage in increments of \$10,000, up to a maximum of \$250,000. Elections made during your initial enrollment period will be subject to a guaranteed issue amount up to \$50,000. Premiums are based on your spouse or domestic partner's age, coverage amount and tobacco status.

### Child Life Insurance

You can buy Child Life Insurance in increments of \$2,000 up to a maximum of \$10,000 for each eligible child up to age 26. Premiums are based on your coverage amount, regardless of how many eligible children you cover.

## **Short- and Long-Term Disability**

You automatically receive company-paid Short-Term Disability coverage equal to 60% of your Benefit Compensation. Benefits generally begin after seven calendar days (five consecutive business days) of a disability and continue for up to 180 calendar days. You also automatically receive company-paid Long-Term Disability coverage equal to 60% of your Benefit Compensation up to the plan maximum. Benefits generally begin after 180 days of disability and the monthly maximum benefit is \$15,000.

## **Other Insurance**

### **Business Travel Accident Insurance**

You automatically receive company-paid Business Travel Accident Insurance, which offers financial protection if you experience a covered accident or sickness while engaged in company business travel resulting in death, dismemberment or disability, including certain medical-related expenses.

### **Critical Illness Insurance**

Critical Illness Insurance provides financial support if you are diagnosed with a covered critical illness, such as cancer, heart attack or stroke. This coverage is separate from, but complements, your medical coverage. The plan pays a lump sum amount to help you pay out-of-pocket medical and living expenses.

### **Accident Insurance**

Accident Insurance helps offset costs associated with an injury due to an accident. Separate from your medical coverage, the plan pays a fixed benefit amount to offset costs associated with treatment of common injuries, such as concussions, dislocations, broken bones or burns.

### **Group Legal Insurance**

Group Legal Insurance is available for you to elect. It offers resources to help you prevent and resolve everyday legal and financial issues.

### **Medicare Advantage Plan**

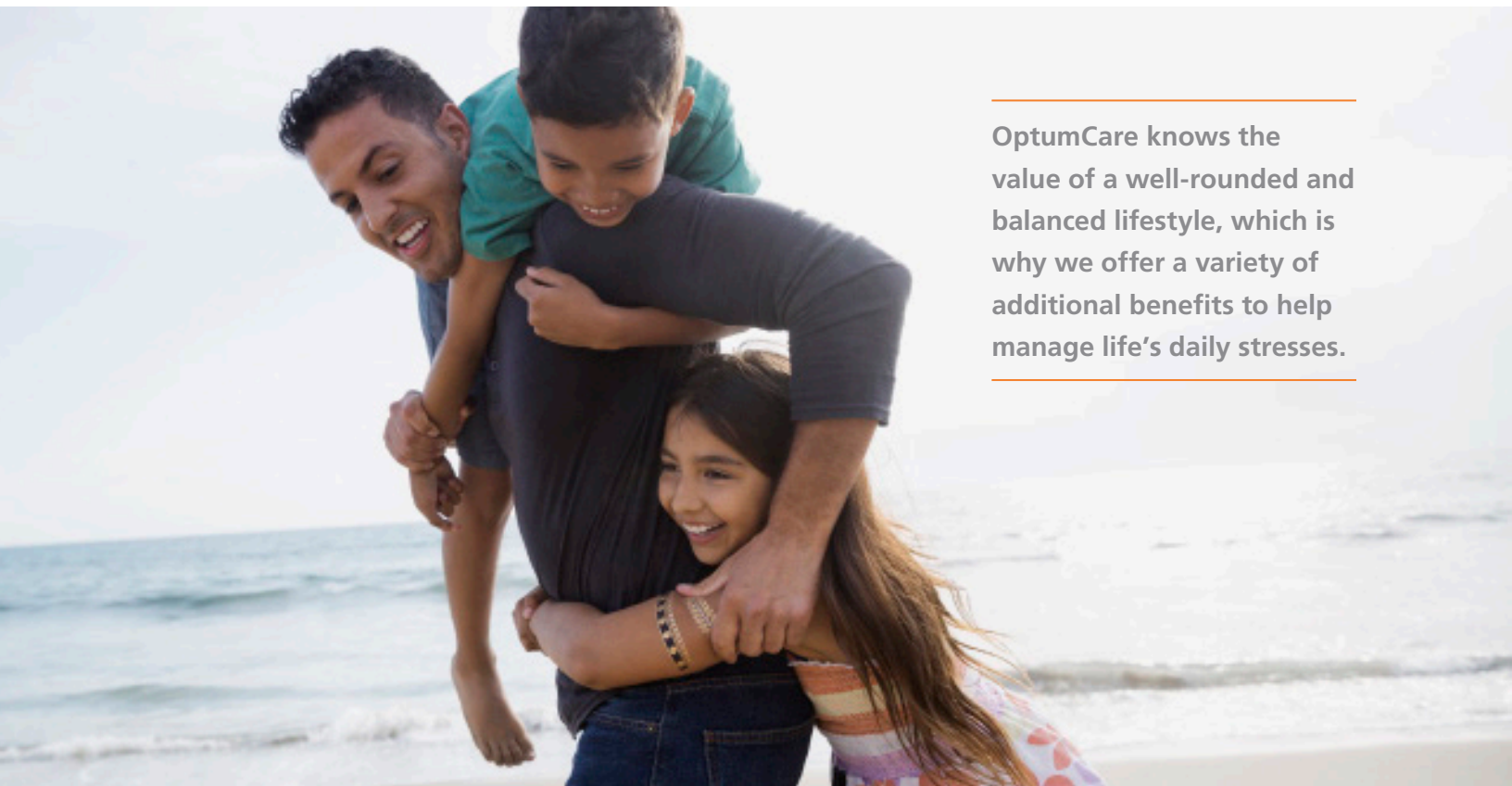
The UnitedHealthcare<sup>®</sup> Group Medicare Advantage (PPO) plan is available exclusively to Medicare-eligible team members in the UnitedHealth Group family of companies who retire or terminate employment and were eligible for company benefits, as well as their Medicare-eligible parents, parents-in-law, stepparents, grandparents, siblings, aunts, uncles, spouses and domestic partners. This plan offers medical and prescription drug coverage in one plan at a monthly premium of less than \$100.

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**OptumCare offers a number of additional benefits that can help you plan for the future, save money in the present or support you through the unexpected.**

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OptumCare knows the value of a well-rounded and balanced lifestyle, which is why we offer a variety of additional benefits to help manage life's daily stresses.

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## **Well-being and Work/Life Programs**

### **Stride Resources**

We designed the Stride movement to support our employees in their journeys to better health. Stride provides direct access to well-being resources such as exercise and mindfulness apps (Peloton), tips and recipes for healthy cooking (FoodSmart), wellness coaching and financial tools, and a private Stride Facebook group where employees can interact and support one another.

### **Employee Assistance Program**

The Employee Assistance Program (EAP) is a free resource for work/life issues. It can help you (and your household members) if you're suffering from grief, depression, stress, alcohol and substance misuse, family/marriage difficulties and more. It's free, confidential and available anytime — day or night — for referral services and counseling by phone. You can also have three face-to-face visits with a licensed counselor per covered individual, per issue, per year.

### **Rally® Wellness**

Rally is one of OptumCare's wellness resources. On the Rally web portal or mobile app, you'll find information and activities that support your well-being. Complete missions and challenges and earn Rally coins, which can be used to secure special discounts on products and enter sweepstakes and auctions for chances to win prizes. You can also donate your Rally coins to select charities each quarter.

### **One Pass**

One Pass is another wellness resource available to you in 2022. This program offers a discounted subscription-based network of popular gyms, studios and includes a membership to Shipt.

### **Caregiving and Education Resources through Bright Horizons®**

When you need to be at work and your regular child or elder care isn't available, you can access Bright Horizons in-home and center-based backup care at deeply discounted rates. You can also use Bright Horizons tools and resources to find sitters, nannies, elder companions, pet care, housekeepers, educators, tutors and other academic support.

### **Quit for Life®**

The nation's leading tobacco-cessation program, Quit for Life®, is a phone-based coaching and web-based learning support service to help you quit smoking. Quit for Life® is available at no cost to you as part of your OptumCare medical plan.

### **Maternity Support**

Maternity Support provides information and resources before, during and after pregnancy. With access to content and online video courses, you'll learn steps that may help lead to a healthier pregnancy and birth – all at no additional cost as part of your health plan benefits.

### **United for Giving**

Whether you generously give your time or your money, we support you. United for Giving is our team member giving and volunteering program, which makes it easy for you to double the impact of your contributions. Donate and receive a match to nearly all nonprofit organizations any time of the year and when you track 30 hours of volunteer time, we'll donate \$500 to a nonprofit of your choice.

### **Optum Virtual Care**

Optum Virtual Care is a digital clinic offering same-day telehealth appointments for conditions that would usually be treated at a walk-in clinic. Optum Virtual Care provides best-in-class care using Optum providers to treat eligible employees and their dependents, of all ages.

### **The Well**

Whether you're looking for convenience, preventive or ongoing care, the Well is your one-stop shop for all your health care needs. The Well is an on-site clinic and health and wellness resource at select UnitedHealth Group locations that provides you coordinated, accessible and personalized care. The team is ready to meet you where you are on your health journey and help you achieve your optimal health.

### **Paid Holidays**

The company recognizes eight paid holidays each year:

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving Day
- Christmas Day

*Note: some care delivery organizations follow a separate holiday schedule.*

### **Paid Time Off (PTO)**

We offer team members a PTO program that combines vacation and sick leave into a single bank of time to use when you're away from work. PTO is earned based on years of service and the number of hours you are regularly scheduled to work. You accumulate PTO grants each pay period. Generally, PTO is offered to team members working 20 or more hours a week. Some care delivery organizations may follow a separate PTO grant schedule.

### **PTO Donation**

If you aren't planning to use all of your PTO in a year, you can donate unused time to the UnitedHealth Group PTO Donation Bank. Colleagues experiencing a catastrophic event or a life-threatening illness or injury can request time from the donation bank after their PTO has been exhausted. PTO donation is not open to team members who are considered providers.

### **Tuition Reimbursement**

You may qualify for up to \$5,250 per calendar year for job-related coursework in accredited programs. Participation in the tuition reimbursement program is at the discretion of the business.

### **Continuing Medical Education (CME)**

We offer CME to physicians and Advanced Practice Clinicians (APC) who want to maintain their competence and learn new and developing areas of their field to better serve patients. CME content includes the knowledge and skills recognized and accepted by the profession to maintain, develop and increase expertise so medical providers can deliver the highest quality clinical care.

### **Commuter Reimbursement**

The Commuter Expense Reimbursement Account (CERA) is a reimbursement account that lets you use pretax dollars to pay for qualified parking and public transportation expenses. You choose the amount to use, up to the IRS limit of \$270 per month in 2022. This is a month-to-month benefit and you can change your participation at any time.

### **Adoption Assistance**

If you're growing your family through adoption, the Adoption Assistance Plan reimburses you for qualified expenses incurred in the legal adoption of a child under age 18. Eligible employees can be reimbursed up to \$5,000 for each adopted child. The plan covers adoptions through an agency licensed by the state, private adoptions (where legally permitted by the state), stepchild/spouse/domestic partner adoptions (children of prior marriages, whether the adopting parent is you or your spouse/domestic partner) and adoptions of children related to you.

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**Sharing is caring. If you're not planning on using all of your PTO, consider donating it to someone in need.**

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## **Paid Parental Leave**

Paid Parental Leave gives new parents up to two consecutive weeks of paid leave following the birth or adoption of a child or placement of a foster child. Use it to follow an approved Short-Term Disability (STD) claim, to supplement an approved STD claim, as continuous (full-time) leave or for a reduced work schedule for four weeks. To be eligible for Paid Parental Leave, you must have 12 months of service and 1,250 hours of work in the 12 months prior to the start of your leave.

## **Financial Benefits**

### **OptumCare 401(k) Retirement Plan**

Through the OptumCare 401(k) Retirement Plan (401(k) Plan), you can contribute 1% to 80% of your eligible pay on a pretax and/or Roth after-tax basis, up to the IRS limit. If you will be age 50 or older in 2022, you can make additional catch up contributions up to the IRS limit.

You are automatically enrolled in the 401(k) Plan at a 3% pretax contribution rate and you can increase, decrease or discontinue your contributions at any time. If you contribute at least 1% of your eligible pay to the 401(k) Plan, your 401(k) Plan contribution rate will automatically increase by 1% each Feb. 1, up to the 401(k) maximum automatic increase percentage, unless you elect otherwise.

After one year of service, you will begin receiving company matching contributions. To receive the maximum match of 3.5%, you must contribute at least 6% of your eligible pay each pay period to the 401(k) Plan. If you hit the IRS annual limit before the end of the year, you will not receive a company matching contribution for any pay periods that you don't contribute to the 401(k) plan.

You always own (or are 100% vested in) your contributions and you will become 100% vested in company matching contributions after two years of service or when you reach age 65 while employed.

### **Executive Savings Plan (ESP)**

Through the ESP, eligible team members (based on salary and grade level or, for physicians, salary) can defer up to 80% of their Base Salary and up to 100% of eligible Incentive Awards, deferring taxation on their contributions. If you are eligible, Fidelity will contact you with detailed plan information and enrollment instructions. Elections can be changed each year during open enrollment.

### **Employee Stock Purchase Plan (ESPP)**

Through the ESPP, you can use after-tax payroll contributions to purchase UnitedHealth Group common stock at a discount. Stock is purchased at a 10% discount at the end of the six-month purchase period. There are two ESPP enrollment periods each year and you can contribute 1% to 10% of your base pay, up to certain plan limits. To be eligible to participate, you must be regularly scheduled to work 20 hours per week, or more than five months per year.

### **UnitedHealth Group Credit Union**

The UnitedHealth Group Credit Union, a division of BCU, offers a full range of financial products and affordable banking services. Credit Union members are eligible for low-rate loans, great rates on checking accounts, mobile banking and more. Plus, you can access your payroll funds up to two days early with Enhanced Direct Deposit™. All team members and their family members can join the UnitedHealth Group Credit Union.

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**Invest in retirement — and yourself — with help from OptumCare.**

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## **Employee Discounts**

As part of the OptumCare benefits package, you have access to the UnitedHealth Group Employee Discount site. This site is your source for thousands of discounts on products and services including group legal, long-term care, home and auto insurance, as well as other things like gym memberships, cell phone plans and child care. Plus, some purchases made through the Employee Discount site are eligible for cash back.

## **Learn More**

To learn more about the OptumCare benefits offering and access the sites referenced in this document, visit **[benefitsenroll.uhg.com](https://benefitsenroll.uhg.com)**.

## 2022 OptumCare Benefits Team Member Premiums

MEDICAL	Full-Time (30+ Scheduled Hours)						Part-Time (20-29 Scheduled Hours)					
	HSA Plan		National Network Plan	Doctors Plan	Accountable Care Plan	OptumCare Plan	HSA Plan		National Network Plan	Doctors Plan	Accountable Care Plan	OptumCare Plan
	Option 1	Option 2					Option 1	Option 2				
Bi-Weekly Team Member Premium with Medical Plan Credit and Tobacco-Free Credit												
You-Only	\$49.62	\$62.08	\$68.87	\$23.65	\$44.77	\$75.53	\$125.30	\$137.76	\$144.55	\$99.33	\$120.45	\$151.21
You + Spouse/DP	\$174.14	\$200.31	\$214.56	\$119.50	\$163.96	\$228.56	\$364.39	\$400.56	\$414.81	\$319.75	\$364.21	\$428.81
You + Child(ren)	\$157.55	\$181.22	\$194.12	\$112.76	\$148.34	\$206.79	\$338.73	\$362.40	\$375.30	\$293.94	\$329.52	\$387.97
You + Family	\$304.11	\$343.97	\$365.69	\$197.73	\$288.59	\$387.03	\$643.16	\$683.02	\$704.74	\$536.78	\$627.64	\$726.08
Bi-Weekly Team Member Premium with Medical Plan Credit but without Tobacco-Free Credit												
You-Only	\$64.62	\$77.08	\$83.87	\$38.65	\$59.77	\$90.53	\$140.30	\$152.76	\$159.55	\$114.33	\$135.45	\$166.21
You + Spouse/DP	\$189.14	\$215.31	\$229.56	\$134.50	\$178.96	\$243.56	\$389.39	\$415.56	\$429.81	\$334.75	\$379.21	\$443.81
You + Child(ren)	\$172.55	\$196.22	\$209.12	\$127.76	\$163.34	\$221.79	\$353.73	\$377.40	\$390.30	\$308.94	\$344.52	\$402.97
You + Family	\$319.11	\$358.97	\$380.69	\$212.73	\$303.59	\$402.03	\$658.16	\$698.02	\$719.74	\$551.78	\$642.64	\$741.08
Company HSA Contribution												
You-Only	\$500	\$500	N/A	N/A	N/A	N/A	\$500	\$500	N/A	N/A	N/A	N/A
You + Spouse/DP	\$750	\$750	N/A	N/A	N/A	N/A	\$750	\$750	N/A	N/A	N/A	N/A
You + Child(ren)	\$750	\$750	N/A	N/A	N/A	N/A	\$750	\$750	N/A	N/A	N/A	N/A
You + Family	\$1,000	\$1,000	N/A	N/A	N/A	N/A	\$1,000	\$1,000	N/A	N/A	N/A	N/A

### OptumCare Medical Credits

Medical credits refer to the amount you receive from the company to offset the premium cost of your medical plan. These credits pay for a significant portion of your coverage.

Refer to the examples to the right to see how the medical credits apply if you enroll in the National Network Plan at the Team Member + Child(ren) coverage level.

### CREDITS

Bi-Weekly Team Member Medical Credits	Full-Time (30+ Scheduled Hours)		Part-Time (20-29 Scheduled Hours)	
	Medical Plan	Tobacco-Free	Medical Plan	Tobacco-Free
You-Only	\$227.18	\$15	\$151.50	\$15
You + Spouse/DP	\$423.64	\$15	\$223.39	\$15
You + Child(ren)	\$381.87	\$15	\$200.69	\$15
You + Family	\$614.66	\$15	\$275.61	\$15

### How the Medical Credits Work

- Medical plan credit
- Tobacco-free credit
- Total company provided credits to apply towards medical
- Total bi-weekly cost of National Network Plan
- Less total company provided credits
- Team member bi-weekly premium cost

	Full-Time	Part-Time
	\$381.87	\$200.69
+	\$ 15.00	\$ 15.00
=	<b>\$396.87</b>	<b>\$215.69</b>
	\$590.99	\$590.99
-	\$396.87	\$215.69
=	<b>\$194.12</b>	<b>\$375.30</b>

DENTAL	Full-Time (30+ Scheduled Hours)		Part-Time (20-29 Scheduled Hours)	
	Basic	Comprehensive	Basic	Comprehensive
Bi-Weekly Team Member Premiums				
You-Only	\$7.49	\$13.05	\$11.52	\$17.08
You + Spouse/DP	\$15.58	\$27.16	\$23.97	\$35.55
You + Child(ren)	\$15.60	\$27.18	\$23.99	\$35.58
You + Family	\$22.83	\$39.81	\$35.13	\$52.11

### VISION

Bi-Weekly Team Member Premiums	Full-Time	Part-Time
	(30+ Scheduled Hours)	(20-29 Scheduled Hours)
You-Only	\$2.48	\$2.48
You + Spouse/DP	\$4.24	\$4.24
You + Child(ren)	\$4.45	\$4.45
You + Family	\$6.19	\$6.19

## 2022 OptumCare Benefits Team Member Premiums, Continued

SUPPLEMENTAL LIFE AND AD&D	Team Member Supplemental Life and AD&D		Spouse/DP Life and AD&D	
	Tobacco-Free (per \$1,000)	Tobacco-User (per \$1,000)	Tobacco-Free (per \$1,000)	Tobacco-User (per \$1,000)
Age				
<25	\$0.024	\$0.034	\$0.037	\$0.051
25-29	\$0.024	\$0.038	\$0.037	\$0.057
30-34	\$0.025	\$0.043	\$0.042	\$0.065
35-39	\$0.029	\$0.052	\$0.046	\$0.078
40-44	\$0.032	\$0.060	\$0.051	\$0.093
45-49	\$0.047	\$0.092	\$0.076	\$0.142
50-54	\$0.067	\$0.136	\$0.111	\$0.210
55-59	\$0.119	\$0.240	\$0.203	\$0.372
60-64	\$0.184	\$0.360	\$0.309	\$0.563
65-69	\$0.346	\$0.627	\$0.591	\$0.978
70-74	\$0.567	\$0.955	\$0.960	\$1.409
75+	\$0.656	\$0.955	\$1.112	\$1.409

### CRITICAL ILLNESS INSURANCE

Age (team member and spouse/DP)	Regular Bi-Weekly Rates (Per \$1,000)	
	Tobacco-Free	Tobacco-User
<25	\$0.051	\$0.055
25-29	\$0.074	\$0.083
30-34	\$0.106	\$0.125
35-39	\$0.157	\$0.198
40-44	\$0.245	\$0.342
45-49	\$0.388	\$0.595
50-54	\$0.568	\$0.965
55-59	\$0.812	\$1.518
60-64	\$1.154	\$2.340
65-69	\$1.611	\$3.457
70-74	\$2.312	\$4.772
75+	\$3.457	\$6.355
Child Rate - flat rate for all child(ren)		
0-26	\$0.074	

### CHILD LIFE INSURANCE

Flat Rate	Bi-Weekly Rates
\$2,000	\$0.078
\$4,000	\$0.157
\$6,000	\$0.235
\$8,000	\$0.314
\$10,000	\$0.392

### ACCIDENT INSURANCE

Coverage Level	Bi-Weekly Rates
You-Only	\$5.01
You + Spouse/DP	\$7.45
You + Child(ren)	\$6.73
You + Family	\$9.17

### GROUP LEGAL

Coverage Level	Bi-Weekly Rate
You-Only	\$6.23

Statements made herein are general summaries. The company reserves the right to amend, modify or terminate the benefits discussed herein at any time. If there are any differences between the official plan document for any benefit plan and this summary, the official plan document governs.



11000 Optum Circle, Eden Prairie, MN 55344

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