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Optum360° Benefits Overview

An Overview of Your Optum360 Benefits

Welcome to Optum360! This brochure is an overview of the benefits you will receive as part of Optum360. We offer competitive health and well-being options and we significantly contribute to the cost of benefits for you and your family. So you'll find a far-reaching choice of benefits - choices that offer greater flexibility to tailor your benefits to your individual needs.

Over the coming weeks, you'll receive **much more information** about all these topics through a special Welcome website, a newsletter, a 2014 Benefits Information website (available 24/7 starting in early December), onsite meetings and webcasts.

Please note that payroll and benefits for Optum360 are administered by UnitedHealth Group.

Optum360° Benefits Overview

Health and Wellness Benefits

Optum360 will offer comprehensive and competitive health and wellness benefits to regular full-time and part-time employees working 20 or more hours per week, along with a rewards program that provides choices to create a strategy for meeting your current and future health and well-being needs and saves you money. The company will contribute to the cost of medical, vision and dental coverage for you and your eligible dependents. You will pay a portion of these costs on a pre-tax basis via convenient payroll deductions.

Be Rewarded for Your Healthy Choices!

Optum360 will offer the Your Rewards for Health Incentive Program to help you take steps to improve your health. The incentive reduces the premiums you pay.¹ By completing a series of Health Actions such as completing a biometric screening and online health assessment, you can reduce your medical premiums by up to \$600 per covered adult, (\$1,200 for two, such as employee plus spouse or domestic partner).

As a new enrollee into the Optum360 medical plan, you automatically receive the Gold (full) Your Rewards for Health Incentive during your first six months of coverage in 2014. To continue the incentive through 2014, you must complete the required Health Actions within your first three months of coverage.

¹ For employees and their spouses/domestic partners enrolled in an Optum360 medical option.

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All about Consumer-Driven Medical Plans and Health Savings Accounts (HSA)

For legacy Dignity Health employees, consumer-driven plans with Health Savings Accounts (HSAs) may be new concepts. Read the information on this page and the next to learn more about them.

Optum360 believes that consumer-driven health plans, in which everyone takes ownership of their health care decisions and makes smart choices, leads to lower health care costs for everyone. Optum360 will demonstrate this belief by offering our employees consumer-driven medical plan options that include a Health Savings Account (HSA).

These medical plans reward people who use their coverage wisely and adopt healthy behaviors to reduce their dependence on health care services and risk of developing chronic diseases. Optum360's medical plans will provide 100 percent preventive care coverage, unlimited lifetime benefit maximums and support resources.

Health Savings Accounts

A Health Savings Account (HSA) puts you in control of your health care dollars. Money deposited in your account belongs to you. You decide how to spend it and you take it with you from plan to plan, from job to job and into retirement. You can use money in your HSA to pay for qualified medical expenses, including services covered under your medical option and additional services like eyeglasses and dental visits.

Optum360 makes company contributions to your Health Savings Account (HSA) with each paycheck. You can also contribute to your HSA with pre-tax contributions in a combined amount up to the annual IRS maximum.

Check out these two-minute videos to learn how HSAs work:

- What is an HSA? - <http://www.hsaenroll123.com/node/56>
- Making Deposits in an HSA - <http://www.hsaenroll123.com/node/42>
- Paying with an HSA - <http://www.hsaenroll123.com/video>

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Deductibles, Coinsurance and Out-of-Pocket Maximums

Optum360's medical options also have deductibles, coinsurance and out-of-pocket maximums.

Deductibles

Before any of these plans pay medical expenses (other than preventive care and preventive prescription drugs after a copayment), you must meet a deductible, which is a specified amount of money that you must pay before an insurance company will pay a claim.

- If you have employee-only coverage, you must meet an individual deductible.
- If you have employee plus spouse/domestic partner, employee plus child(ren) or employee plus family coverage you must meet an individual or family deductible.
- If you have employee plus spouse/domestic partner, employee plus children or employee plus family coverage and if any covered family member meets the individual deductible, then the medical plan will begin to pay benefits for that family member. Any one or more of the other covered family members can meet the remainder of the family deductible and then the medical plan will pay benefits for the family.

Coinsurance

After you meet the annual deductible, Optum360 pays the largest share of scheduled fees or eligible expenses (referred to as **coinsurance**) while you pay your share. The company continues to contribute to your HSA, up to the annual company contribution amount. You can use your HSA to pay your share.

Out-of-Pocket Maximums

The annual out-of-pocket maximum is the most that you should have to pay for your healthcare during a plan year. When your payments, which include your annual deductible and your share of expenses after the deductible (coinsurance and preventive prescription drug copayments), reach the annual out-of-pocket maximum, Optum360 pays 100 percent of covered services for the remainder of the calendar year.

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Medical Plan Options

Legacy Optum employees will see that these medical plan options virtually mirror the 2014 UnitedHealth Group benefit plan offerings.

You will have three medical options to choose from for 2014. These plans differ in their premiums, deductibles and out-of-pocket maximums:

- Basic w/HSA: Lowest premiums, highest deductibles
- Plus w/HSA: Mid-range premiums, mid-range deductibles
- Max w/HSA: Higher premiums, lower deductibles

When enrolling in these plans, Optum360 makes a company contribution, depending on your coverage level, to your OptumHealth Bank Health Savings Account (HSA) to use toward your eligible medical expenses. You own this HSA. You can contribute your own money and can start, stop or change your contributions at any time.

Health Savings Account (HSA) Base and Matching Company Contributions

The Optum360 medical options provide HSA base and matching company contributions for 2014 in the annual amount of \$500 for employee-only coverage and \$1,000 for dependent coverage tiers. Here's how it works:

If your annual salary is less than \$50,001:

- Base company contribution:²
- Optum360 contributes to your HSA with every paycheck, up to an annual contribution of \$375 (\$14.42/paycheck) for employee-only coverage or \$750 (\$28.84/paycheck) for dependent coverage tiers.
- Matching company contribution:
- When you contribute at least \$125 (\$4.81/paycheck) to your HSA, then you will receive the matching company contribution of an additional \$125 (\$4.81/paycheck) for employee-only coverage to equal a maximum annual company contribution of \$500.
- For dependent coverage tiers, these amounts double: \$750 base company contribution (\$28.84/paycheck), you contribute \$250 (\$9.62/paycheck) and you receive the matching company contribution of an additional \$250 (\$9.62/paycheck). For dependent tiers the maximum annual company contribution is \$1,000.

² You must have (or open) an HSA with Optum Bank to receive the company contribution.

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If your annual salary is \$50,001 or more:

- Base company contribution:³
- Optum360 contributes to your HSA with every paycheck, up to an annual contribution of \$250 (\$9.62/paycheck) for employee-only coverage) or \$500 (\$19.23/paycheck) for dependent coverage tiers.
- Matching company contribution:
- When you contribute at least \$250 (\$9.62/paycheck) to your HSA, then you receive the matching annual company contribution of an additional \$250 (\$9.62/paycheck) for employee-only coverage to equal a maximum annual company contribution of \$500.
- For dependent coverage tiers, these amounts double: \$500 base company contribution (\$19.23/paycheck), you contribute \$500 (\$19.23/paycheck) and then you receive the matching company contribution of an additional \$500 (\$19.23/paycheck). For dependent tiers the maximum annual company contribution is \$1,000.

As part of the transition, Dignity Health made a financial commitment to help legacy Dignity Health employees transition into the Optum360 account-based medical options. Legacy Optum employees and any Optum360 new hires after December 15, 2013, are not included in this financial commitment. You'll receive details on the welcome bonus, if you are eligible for it, in your offer letter.

If you are a legacy Dignity Health employee you will receive a Welcome Bonus of \$500 in January, 2014, and we encourage you to use it to fund your HSAs and further maximize the company HSA contribution dollars.*

In addition, on January 31, 2014, if you are a legacy Dignity Health employee who enrolls in a medical option, you will receive a Special 2014 HSA Company Contribution based on the coverage level you choose during your initial enrollment (December 19 through January 17).

It works like this:

- *For employee only coverage, you will receive a Special 2014 HSA Company Contribution in the amount of \$800: \$500 as a one-time lump sum into your HSA and \$300, paid as \$12.50 installments on each remaining paycheck of 2014*
- *For dependent coverage you will receive a Special 2014 HSA Company Contribution in the amount of \$2,000: \$1,000 as a one-time lump sum into your HSA and \$1,000, paid as \$41.67 installments on each remaining paycheck of 2014*

* Excludes per diem and seasonal employees and other non-benefits eligible employees.

³ You must have (or open) an HSA with Optum Bank to receive the company contribution.

Optum360° Benefits Overview

Comparing the 2014 Medical Options

Over the coming weeks we will provide you with additional information that expands upon each of these benefits.

Benefit Feature	Basic w/HSA	Plus w/HSA	Max w/HSA
Employee Premiums	Lowest Premium	Mid-Range Premium	Higher Premium
Annual Company Contributions to Accounts (Broken into payments in each bi-weekly paycheck)	<ul style="list-style-type: none"> • Paid to employees' Optum Bank HSAs • Use for expenses like deductibles, or save the money <p>Annual Salary Less than \$50,001</p> <ul style="list-style-type: none"> • Employee-only coverage level: \$375 Base / \$125 Match / \$500 maximum*, ** • Other coverage levels: \$750 Base / \$250 Match / \$1,000 maximum*, ** <p>Annual Salary \$50,001+</p> <ul style="list-style-type: none"> • Employee-only coverage level: \$250 Base / \$250 Match / \$500 maximum*, ** • Other coverage levels: \$500 Base / \$500 Match / \$1,000 maximum*, ** 		
Preventive Care	100%	100%	100%
2014 Network Deductibles	\$3,000 EE-Only Other Levels: <ul style="list-style-type: none"> • \$3,000 per person • \$6,000 per family 	\$2,500 EE-Only Other Levels: <ul style="list-style-type: none"> • \$2,500 per person • \$5,000 per family 	\$1,700 EE-Only Other Levels: <ul style="list-style-type: none"> • \$2,500 per person • \$3,400 per family
Network Cost Sharing	80% / 20% after deductible	80% / 20% after deductible	80% / 20% after deductible
2014 Network Out-of-Pocket Maximums	<ul style="list-style-type: none"> • \$6,000 per person • \$12,000 per family 	<ul style="list-style-type: none"> • \$5,000 per person • \$10,000 per family 	<ul style="list-style-type: none"> • \$3,400 per person • \$6,800 per family
Prescriptions (Certain contraceptives are free under any plan)	<p><i>Applies to all three plans:</i></p> <p>Preventive Meds (deductible does not apply):</p> <ul style="list-style-type: none"> • Retail copay: \$15 / \$40 / \$85 • Mail copay: \$35 / \$90 / \$190 <p>Non-Preventive Meds: 80% / 20% after deductible</p>		

*To receive the matching company contribution, you must make an employee contribution of at least:

Annual Salary less than \$50,001: EE-Only: \$4.81/paycheck (\$125 annually); EE+Dependents: \$9.62/paycheck (\$250 annually)

Annual Salary \$50,001+: EE -Only: \$9.62/paycheck (\$250 annually); EE+Dependents: \$19.23/paycheck (\$500 annually)

** Does not include Special 2014 HSA Company Contribution for legacy Dignity Health employees - see page 7.

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Dental Options

You will have two options. Both options allow you to obtain dental services from network and non-network providers. However, you'll receive a higher level of benefits when you see a network provider.

- The Basic Option provides coverage for preventive and basic services such as oral exams, cleanings, X-rays, fillings and root canals.
- The Comprehensive Option provides coverage for preventive and basic services in addition to major services such as crowns, inlays and dentures. It also pays for orthodontia services for eligible dependents up to age 19.

Vision Options

You will have three options:

- The Exam Only option, if you enroll in a medical option that provides coverage for an annual eye exam.
- The Exam and Materials option that includes frames, lenses and contact lenses.
- The Exam and Materials PLUS option that includes frames, lenses, contact lenses and additional services such as tints and UV coatings.

Flexible Spending and Reimbursement Accounts

Health Care Flexible Spending Account (FSA)

The Health Care FSA lets you put money aside from your paycheck pre-tax to pay for certain eligible medical care expenses for you and your eligible dependents. This differs from a Health Savings Account (HSA). See page 4 for a description of Health Savings Accounts.

There are two types of Health Care FSAs: Full-Purpose and Limited-Purpose. If you enroll in one of the Optum360 medical options, all of which have an HSA component, you can enroll only in the Limited-Purpose Health Care FSA.

Limited- Purpose Health Care FSAs can only be used to pay for eligible dental and vision expenses. This rule applies even if you don't open an HSA. If you don't enroll in an Optum360 medical option, your Health Care FSA is a Full-Purpose FSA and can be used to pay for eligible medical and prescription expenses, in addition to dental and vision expenses. Monies not used during the calendar year cannot be rolled over.

For maximum flexibility consider contributing funds to your Health Savings Account (HSA), which you own. HSA funds can be used for qualified expenses. See IRS Publication 969.

Dependent Care Reimbursement Account (DCRA)

The DCRA lets you put money aside from your paycheck pre-tax to pay for certain eligible dependent care expenses for your eligible dependents.

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Life Insurance Plan Coverage Options

Basic Term Life Insurance with AD&D

Optum360 automatically provides Basic Life Insurance with Accidental Death and Dismemberment (AD&D) coverage of two times your annual salary for full-time and part-time employees, at no cost to you, up to a maximum of \$2,000,000. Because the premiums for this cost are paid by the company, you are taxed on the premiums for coverage above \$50,000, per IRS regulations. If you are a full-time employee, you can elect to limit the company-paid basic life insurance to \$50,000, at no cost to you. If you are a part-time employee, you receive \$10,000 coverage, at no cost to you.

Supplemental Term Life Insurance with or without AD&D

Full-time employees may purchase supplemental life with or without AD&D coverage on an after-tax basis up to a maximum of \$2,000,000 (basic and supplemental combined).

Spouse/Domestic Partner Term Life Insurance with or without AD&D

Full-time employees may purchase life insurance up to \$250,000, in \$10,000 increments, with or without AD&D coverage, on an after-tax basis for your spouse/domestic partner.

Child(ren) Term Life Insurance

Full-time employees may purchase life insurance of \$5,000 or \$10,000 on an after-tax basis for dependent child(ren).

Disability

Short-Term Disability (STD)

As a regular, full-time employee or part-time employee working 20 or more hours per week, Optum360 will automatically provide you with Basic Short-Term Disability (STD) coverage at no cost to you. It is effective on your first day of employment. When you meet the eligibility criteria you will receive a benefit of 60 percent of your pre-disability earnings after satisfying a five consecutive business day waiting period.

You will also have the option to purchase Supplemental Short-Term Disability. You may buy an additional 20 percent of coverage to increase your total STD coverage to 80 percent of your pre-disability earnings. This supplemental coverage, if you elect it, is effective January 1, 2014.

Long-Term Disability (LTD)

As a regular, full-time employee or part-time employee working 20 or more hours per week, Optum360 will automatically provide you with LTD coverage at no cost to you. Your benefit, if approved, is generally 60 percent of eligible compensation. You can elect to have the premiums that Optum360 pays for your LTD coverage treated as taxable income to you. If you make that election, the benefits you receive under the LTD Plan will not be taxable income to you.

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Competitive Compensation Opportunities

Base Pay

Your initial base pay at Optum360 reflects the market and what you bring to the job. However, this is not the only component of your direct compensation package. You are also eligible for other performance-based compensation opportunities including base salary increases and variable incentives.

Legacy Optum and Dignity Health employees will be transitioning into Optum360 at their current base compensation levels.

Incentive Pay

You will be eligible to participate in Optum360's incentive compensation plan beginning in 2014. Under the incentive plan, your actual payment will be based on business financial and non-financial results, your individual performance and the recommendation of your manager. Your eligibility for the discretionary bonus is contingent on your being employed at the time any such award may be made. Future incentive plan funding rates and payments will be based on Optum360's compensation program for that year and are at the sole discretion of Optum360's management. Details about the Optum360 incentive compensation plan will be available when you begin your role within Optum360.

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Financial Fitness – Updated 11/20/13

Optum360 is committed to helping employees build greater financial security.

401(k) Savings Plan

Optum360 Services Inc. (the “Company”) is establishing a 401(k) Savings Plan (the “Plan”). The Plan is an essential part of your retirement and savings benefits and a smart way to strengthen your financial fitness.

Your Account

Fidelity will perform the recordkeeping and administrative functions for the Plan. You will be able to access and make changes to your Plan account via Fidelity’s NetBenefits® website at <http://www.netbenefits.com>.

Eligibility

Generally, you are an “eligible employee” if you are classified by the Company as an employee on both its payroll and personnel records. For purposes of making pre-tax, Roth and rollover contributions, you will be eligible to participate in the Plan as soon as administratively practicable on or after your hire date with the Company.

Automatic Enrollment

If eligible, you will be automatically enrolled in the Plan at a 3 percent pre-tax contribution rate. You will have an election period to opt out of automatic enrollment or make changes to your contribution rate and elections. If you are automatically enrolled, you will have 90 days from the first pay date contributions are deducted to cancel participation and request a refund by calling Fidelity. Fidelity will refund contributions and associated gains or losses and issue a Form 1099-R.

Employee Contribution Limits

You may contribute up to 50 percent (in 1 percent increments) of your eligible pay in pre-tax and/or Roth after-tax contributions up to the annual IRS limit (\$17,500 for 2014).

Pre-tax Contributions

Pre-tax contributions are deducted from your pay before federal income taxes are calculated, reducing the amount of your pay currently subject to federal income tax. Most states with a state income tax also exclude pre-tax contributions from taxable income. Pre-tax contributions and earnings on such contributions are not included in your taxable income until the time you actually receive a distribution unless they are rolled over to an individual retirement account (“IRA”) or a plan of another employer.

Roth Contributions

Any amounts you designate as Roth contributions will be included in your taxable income for the year. However, the earnings on Roth contributions accumulate tax free, and assuming certain conditions are met, “qualifying” distributions of your contributions and the associated earnings are tax-free.

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Age 50 Catch-up Contributions

If you will be age 50 or older by the end of 2014 and contribute the maximum allowed to the Plan, you may contribute up to an additional \$5,500, for a total of \$23,000. These limits apply to employee pre-tax and/or Roth contributions and catch-up contributions made to all 401(k) and similar plans during 2014. Combined contributions made to the Plan cannot exceed 80 percent of eligible pay.

Automatic Contribution Increases

If you participate in the Plan and contribute at least 1 percent of your pay as pre-tax contributions and/or Roth contributions but less than 10 percent of your pay as pre-tax and/or Roth contributions, the Plan will automatically increase your pre-tax contribution rate (but not your Roth contribution rate) each February 1 unless you elect otherwise.

Eligible employees will be notified before the effective date of the increase and can opt out or elect a different contribution rate by the date specified in the notice.

Company Matching Contributions

After you complete one year of service with the Company, you are eligible to receive Company matching contributions on a per-pay-period basis. For matching contributions purpose, service with UnitedHealth Group Incorporated and its Affiliates and Dignity Health and its Affiliates shall be also be recognized.

During each payroll cycle, the Company will make a matching contribution equal to 100 percent of each dollar you contribute to the Plan up to the first 3 percent of your pay and 50 percent of each dollar you contribute to the Plan that exceeds 3 percent but does not exceed 6 percent of your pay (subject to tax law limits). Accordingly, the Plan provides a maximum Company matching contribution equal to 4.5 percent of your pay, provided you contribute at least 6 percent of your pay each payroll cycle. Pre-tax and Roth are taken into account in determining the amount of Company matching contributions. The Company will match contributions based on compensation up to \$260,000 for 2014.

Discretionary Profit Sharing Contributions

The Company may, but is not required to, make an additional profit sharing contribution. Such contribution will be made, if at all, in an amount determined by the Company, in its sole and absolute discretion. Currently, and only if the Company decides to make a contribution, the Company expects to make a profit sharing contribution equal to 4.0 percent of your pay. This percentage may change and may equal zero, in the Company's sole discretion.

You are eligible to receive a profit sharing contribution, if any, if you completed at least 1,000 hours during the calendar year for which the contribution is made and are either employed on December 31 of such calendar year or died, became disabled or attained age 65 during such calendar year.

Vesting

You are fully (100 percent) vested in your pre-tax, Roth, catch-up, and rollover contributions at all times. You will become vested in your Company matching contributions, and any Company profit sharing contributions after you have completed two years of service with the Company or its affiliates. For vesting purpose, service at UnitedHealth Group and its affiliates and Dignity Health and its affiliates shall also be recognized.

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Investment Options

The Plan will designate a default fund where your contributions will be invested if you have not made an investment election, or you are automatically enrolled and did not make an investment election. In addition to the default fund, the Plan will offer a variety of other investment options. You will receive additional information about the available investment options.

Loans and Hardship Withdrawals

While employed by the Company, you may take a loan from your vested account balance. You may have two outstanding loans at any one time. Hardship withdrawals are also available under certain circumstances if you have an immediate and heavy financial need.

Rollovers

Contact Fidelity to roll over funds from another qualified retirement plan or eligible IRA into the Plan.

Beneficiaries

The first time you log in to the Fidelity NetBenefits® website, you will be prompted to select the beneficiary(ies) who will receive the benefits payable under the 401(k) Plan in the event of your death. You can view and update your beneficiary information online at any time.

Employee Stock Purchase Plan (ESPP)

Your time and effort with Optum360 helps build a stronger company with a bright future. You can benefit from our successes by taking advantage of the UnitedHealth Group Employee Stock Purchase Plan (ESPP), which is available to Affiliates of UnitedHealth Group Incorporated.

Eligible employees of Optum360 will be invited to participate in the ESPP at a future date to be determined. Generally, you are an “eligible employee” if you are classified by Optum360 as an employee on both its payroll and personnel records and are regularly scheduled to work at least 20 hours per week or more than five months per year.

The ESPP Offers These Advantages

Through the ESPP, eligible employees can purchase shares of UnitedHealth Group common stock at a discount using after-tax payroll deductions.

- Buy at a discount - The 15 percent discount on the stock purchase price is the most generous discount allowed by law for this type of stock purchase plan. Some companies offer only a 5 percent discount or no discount at all.
- Look back for the lowest price - The 15 percent discount is applied to the stock price at the beginning or end of the six-month purchase period – whichever price is lower. Some companies offer no lookback provision.
- Saving made easy - The after-tax deductions during each pay period mean that you will regularly – and simply – set aside money to invest in your future.

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How the ESPP Works - an Example

Amy has decided to participate in the ESPP. The chart below shows what happens, starting with her enrollment.

Phase	Description	Action Steps
Enrollment	After reading the ESPP prospectus and considering her total financial picture, including her ability to incur the risks associated with investing in company stock, Amy decides to contribute a percentage of base pay.	<p>She enrolls in the plan online at www.netbenefits.com.</p> <p>As she enrolls, she selects her contribution rate (1 to 10% of her base pay).</p> <p>If this is her first time enrolling in the ESPP, she will need to open a Fidelity Account.</p>
Offering Period	Automatic, after-tax payroll deductions are taken each pay period during the six-month offering period.	Amy can view her payroll deductions accumulated during the current offering period at www.netbenefits.com .
Purchase	<p>Stock is purchased for Amy and deposited in her Fidelity Account a few days after the end of the offering period.</p> <p>At the end of the offering period, Fidelity looks back at the stock closing price on the first day of the offering period, then compares that with the closing price on the last day of the purchase period. The lower of these two prices will be discounted to 85 percent, and that is the price used to purchase Amy's stock.</p>	<p>Amy receives a statement in the mail showing how many shares have been purchased for her.</p> <p>Amy now owns UnitedHealth Group stock. She can view her purchased shares and transaction history online at www.netbenefits.com.</p>
Next Offering Period	Amy's contribution rate remains the same for the next offering period unless she changes it.	Amy can change her contribution rate or leave it as is.
Hold, Sell, Gift or Transfer	Once Amy's purchased shares are deposited into her Fidelity Account, she can hold them to accumulate over time, sell them through Fidelity or make a gift of them. Eighteen months after the end of that purchase period, she may also transfer them to another brokerage account.	There are tax and commission considerations related to selling or giving away the stock.

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Work and Life Benefits

Paid Time Off (PTO)

The Optum360 PTO policy is being finalized and will be provided as soon as it is approved. Dignity Health employees will carry-over into Optum360 their full PTO balance (not including sick days). Optum employees will carry over into Optum360 their PTO balance in accordance with current UHGUnitedHealth Group/Optum policies.

Holidays

An Optum360 holiday schedule is being finalized.

Tobacco-Free Workplace

Optum360 is a tobacco-free workplace and actively supports every employee who has a desire to quit using tobacco. We offer OptumHealth's free QuitPower® Program and 100 percent coverage or reimbursement for two courses of select smoking cessation drugs.

Employee Assistance Program (EAP)

The EAP is an important resource for work/life issues. It offers confidential counseling services over the phone, online and in person. You and family members may receive five free face-to-face sessions (per issue, per year) with a provider accessed through EAP.

A team of masters-level counselors are available to speak with you whenever you need them, 24 hours a day, 365 days a year. You can receive referrals to a clinical network of EAP specialists and behavioral health providers. Also, you can get referrals to attorneys, financial advisers and specialists in child and elder care needs, community resources, management consultation and critical incident services, when appropriate.

Education Reimbursement

Employees who work full time or at least 20 hours per week can qualify for up to \$5,250 per calendar year for job-related coursework in accredited programs.

Learning and Development Opportunities

Optum360 will be able to tap into the immense learning resources and development programs offered by UnitedHealth Group.

Adoption Assistance Plan

- Full-time: Eligible expenses reimbursed up to \$5,000 for each adopted child
- Part-time (20 hours or more per week): Eligible expenses reimbursed up to \$2,500 for each adopted child