

UNITEDHEALTH GROUP

Reconciliation of Non-GAAP Financial Measures Quarter Ended March 31, 2009

- Increase in Health Care Services Earnings From Operations and Operating Results Excluding Special Items

Use of Non-GAAP Financial Measures

The increase in Health Care Services earnings from operations excluding investment income decreases and operating results excluding special items as used in the press release are not calculated in accordance with GAAP and should not be considered a substitute for or superior to financial measures calculated in accordance with GAAP. Management believes that the use of non-GAAP financial measures improves the comparability of our results between periods. These financial measures provide investors and our management with useful information to measure and forecast our results of operations, to compare on a consistent basis our results of operations for the current period to that of prior periods, and to compare our results of operations on a more consistent basis against that of other companies in the health care industry.

These non-GAAP financial measures have limitations in that they do not reflect all of the special items associated with the operations of our business as determined in accordance with GAAP. As a result, one should not consider these measures in isolation. We compensate for these limitations by analyzing current and future results on a GAAP basis as well as non-GAAP basis, disclosing these GAAP financial measures, and providing a reconciliation from GAAP to non-GAAP financial measures.

UNITEDHEALTH GROUP
Reconciliation of Non-GAAP Measures
(in millions)
(unaudited)

**Increase in Health Care Services Earnings From Operations
Excluding the Impact of the Decrease in Investment and Other Income**

Health Care Services earnings from operations for the three months ended March 31, 2009	\$	1,321
Health Care Services earnings from operations for the three months ended March 31, 2008		1,371
GAAP decrease in Health Care Services earnings from operations	\$	(50)
Add: Year-over-year decrease in investment and other income		112
Non-GAAP increase in Health Care Services earnings from operations	\$	62

Operating Results Excluding Special Items for the Quarter Ended December 31, 2008

Earnings from operations	\$	1,279
Add: Reduction to operating costs (a)		340
Non-GAAP earnings from operations	\$	1,619
Operating margin		6.3%
Add: Reduction to operating costs (a)		1.6%
Non-GAAP operating margin		7.9%

(a) Includes a pre-tax operating cost of \$350 million for the settlement of class action litigation related to reimbursement for out-of-network medical services, partially offset by a net reduction in pre-tax operating costs of \$10 million for insurance recoveries and legal fees related to various matters.