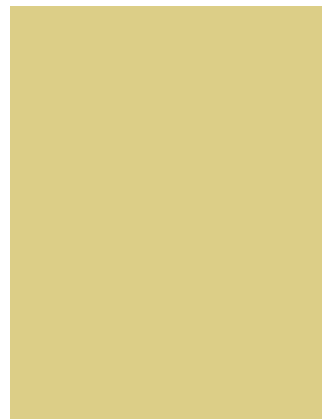




UnitedHealth Group®

Facts 2009

Helping people live healthier lives





Contents

Corporate Profile	1
History & Innovation	2
Businesses	7
UnitedHealth Group's Approach to Health Care	8
Financial Information	10
Corporate Governance	12
Recent Awards & Recognition	13
United for Healthier Communities	14

Corporate Profile

UnitedHealth Group is a diversified health and well-being company dedicated to making the health care system work better. UnitedHealth Group's mission is to help people live healthier lives by:

Seeking to enhance the performance of the health system and improve the overall health and well-being of the people the company serves and their communities;

Working with health care professionals and other key partners to expand access to quality health care so people get the care they need at an affordable price; and

Supporting the physician/patient relationship and empowering people with the information, guidance and tools they need to make personal health choices and decisions.

Through six businesses – UnitedHealthcare, Ovation, AmeriChoice, OptumHealth, Ingenix and Prescription Solutions – UnitedHealth Group serves a wide spectrum of health care participants: individual consumers, employers, governments, commercial payers and intermediaries, health care providers – including hospitals, clinics, physicians and other caregivers – and pharmaceutical and medical device manufacturers.

UnitedHealth Group serves more than 70 million individuals, employs approximately 80,000 people and operates in all 50 states and internationally.

History & Innovation

Since its inception, UnitedHealth Group and its affiliated companies have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.

Timeline of Selected Corporate Highlights and Innovations

2009 UnitedHealth Group announces a partnership with Cisco to build the **first national telehealth network**, which integrates leading health care and remote video technology systems that will give patients access to physicians and specialists when in-person visits are not possible.

UnitedHealthcare **launches the first-of-its-kind Diabetes Health Plan** for individuals afflicted with diabetes and pre-diabetes. The plan includes incentives to empower individuals to more effectively manage their conditions, and control their health care costs for their employers.

UnitedHealthcare **launches the groundbreaking Patient-Centered Medical Home program (PCMH)** involving primary care practices in Arizona, Colorado, Ohio, New York and Rhode Island, developed in collaboration with national primary care specialty societies. In the PCMH model, patients receive coordinated care from their primary care physician, or “medical home,” rather than fragmented and episodic care from various health care providers or facilities.

UnitedHealthcare puts its physician and facility network on Apple Inc.’s iPhone, helping improve access to health care for consumers. The new DocGPS App allows consumers to tailor their search to their specific health plan and locate nearby doctors, clinics and hospitals within the UnitedHealthcare network using the GPS functionality of iPhone 3G and 3GS.

OptumHealth **introduces eSync**, a new technology platform that collects and synchronizes individualized health care data to help identify effective care opportunities and provide people with personalized health management support. The technology helps organizations more proactively engage individuals and care providers with appropriate health care programs, while reducing related costs.

2008 Across UnitedHealth Group, **more than 2.7 million individuals are now enrolled in consumer-driven health plans** connected to a health reimbursement account or health savings account, spanning both the employer-sponsored (commercial) and individual insurance markets.

Health-care-related financial account **assets held by OptumHealth Financial Services reach more than \$650 million**.

UnitedHealthcare’s **Premium designation program** recognizes physicians for meeting quality and cost efficiency criteria across 20 distinct medical specialties and is available to consumers in 38 states plus the District of Columbia. Twenty million of our consumers have access to Premium physician designation information in their markets, and consumers in 85 percent of our markets have access to differentiated

hospital quality and efficiency data online through our Hospital Comparison Tool.

UnitedHealth Group introduces the first Medicare Advantage **Special Needs Plan for people with Alzheimer's** and chronic dementia.

The company is **the first to adopt National Comprehensive Cancer Network standards for determining chemotherapy drug coverage** as part of its commitment to best science.

UnitedHealthcare **achieves accreditation in all of its HMO markets nationwide** for the National Committee on Quality Assurance's (NCQA) three quality distinction programs, most recently the Quality Plus Distinction for Physician and Hospital Quality.

OptumHealth **launches myOptumHealth.com**, a health information Web site that provides consumers with free access to clinically reviewed, easy-to-understand and actionable content, tools and resources.

Golden Rule **launches UnitedHealth ContinuitySM**, an innovative product that allows consumers to apply for and lock in health insurance while they are healthy, but not use the coverage until they retire, become self-employed, unemployed, or move to a job without health benefits.

2007 UnitedHealth Group extends and broadens its relationship with AARP for an additional seven years to include Medicare Advantage, Part D and Medicare Supplement products across all markets, as well as new health and wellness solutions to address AARP members' individual needs.

More than 5 million Medicare beneficiaries are enrolled in Medicare Part D prescription drug plans. These consumers have saved \$30 billion in out-of-pocket expenses over the first two years of this program.

UnitedHealthcare **introduces innovative consumer-driven products** that enable individuals to take a more active role in managing their own health care, such as UnitedHealthcare EDGE for small business customers.

2006 UnitedHealth Group introduces enhanced card technology that combines health benefit information and financial information on a single card. In addition to multiple accounts, the new cards also provide access to an individual's Personal Health Record, making critical health information highly portable.

2005 Ingenix is selected by the FDA for drug safety monitoring and support. The Ingenix program includes extensive data resources and analytic capabilities to help the FDA accelerate the identification and assessment of issues and potential risks related to pharmaceutical agents.

2004 UnitedHealth Group's iPlan[®], consumer-driven health plans that integrate high-deductible health plans with health reimbursement accounts, is expanded to include health savings accounts for employer groups. The products are offered through the company's UnitedHealthcare and Uniprise businesses. Golden Rule, a subsidiary of

UnitedHealthcare, offers health savings accounts to individuals.

- 2003** Uniprise **introduces electronic medical ID cards** that use magnetic stripe technology and the MasterCard® system and network to make it easy to verify patient eligibility and benefits in seconds.
- 2002** UnitedHealth Group **acquires AmeriChoice** as its platform for serving the most vulnerable populations in public programs. Later that year, UnitedHealthcare merged its legacy Medicaid business into AmeriChoice, with its strong management and holistic approach to serving this market.
- Ingenix **introduces new knowledge and information products – including Parallax i™, iCES™ and the Galaxy clinical database** – that help clients gain clinical and financial insights and improve the quality of health care delivery and administration.
- 2001** UnitedHealthcare **uses Web-enabled technology to simplify and improve service** for physicians, enabling them to check benefit eligibility for patients and submit and review claims. The company also launches a Web-based distribution portal to serve small business brokers.
- 2000** UnitedHealthcare **launches myuhc.com®**, which enables individual customers to order ID cards, check the status of claims and access relevant health information online.
- 1999** UnitedHealthcare **introduces Care CoordinationSM**, which eliminates prior authorizations and channels those resources into consumer and physician outreach for people who will benefit most from coordinating fragmented care delivery resources.
- UnitedHealth Group **establishes the United Health Foundation**, a not for profit private foundation that helps expand access to quality health care services for individuals in challenging circumstances and improve the well-being of communities. The Foundation also provides information to support decisions that lead to better health outcomes and healthier communities.
- The UnitedHealthcare Children's Foundation (UHCCF) is incorporated** to improve the lives of children who need financial assistance to cover medical treatment. UHCCF's funding is provided by contributions from individuals, corporations and UnitedHealth Group employees.
- 1998** **United HealthCare Corporation becomes known as UnitedHealth Group** and launches a strategic realignment into independent but strategically linked business segments – UnitedHealthcare, Ovations, Uniprise, Specialized Care Services and Ingenix.
- The first release of Clinical ProfilesSM takes place.** Clinical Profiles provides network physicians with data comparing their clinical practices to nationally accepted benchmarks for care.
- 1997** After a rigorous selection process, **AARP names United HealthCare to provide health coverage services to its members.**

United HealthCare expands its EverCare Care Model to serve not only individuals in nursing homes, but also frail, elderly individuals who wish to live independently at home and those with chronic illnesses or disabilities.

- 1996** The company's patented artificial intelligence system AdjudiPro®, which is entered into the permanent research collection of the Smithsonian Institution, is awarded the CIO Enterprise Value Award.
- 1995** The company **acquires The MetraHealth Companies Inc.** for \$1.65 billion. MetraHealth was formed by combining the group health care operations of The Travelers Insurance Company and Metropolitan Life Insurance Company.
- 1994** **Diversified Pharmaceutical Services Inc. is sold** to SmithKline Beecham Corporation for \$2.3 billion.
- 1992** United HealthCare is **the first company to produce a Report Card** on health care access, quality and cost measures.
- 1989** **United HealthCare introduces the transplant network** that helps direct people to programs equipped with quality physicians and facilities to handle their complex medical needs. Over time the program expands to include conditions including cancer, kidney disease, congenital heart disease, women's health services and bariatric surgery.
- 1988** United HealthCare **creates the modern pharmacy benefits management business**, linking benefit design with retail pharmacy networks and mail service through its subsidiary, Diversified Pharmaceutical Services Inc.
- 1987** **United HealthCare begins offering EverCare**, a program designed to help coordinate care for individuals in nursing homes.
- 1984** United HealthCare Corporation **becomes a publicly traded company**, specializing in technology and service systems for health care.
- 1979** United HealthCare Corporation **introduces the first network-based health plan for seniors** and participates in the earliest experiments with offering private-market alternatives for Medicare.
- 1977** **United HealthCare Corporation is created** to reorganize the company and becomes the parent company of Charter Med Incorporated. United HealthCare introduces such health care innovations as pharmacy/drug formularies, hospital admission pre-certification processes, physician office software to manage and control costs, mental health/chemical dependency intermediaries (behavioral health) and an insurance wrap as one feature on top of traditional HMO products.
- 1974** Charter Med Incorporated is **founded by a group of physicians and other health care professionals** who want to expand health coverage options for consumers.

Businesses

UnitedHealthcare provides benefit plans and service solutions on a dedicated basis to large, multi-site and national employers and coordinates network-based health care benefits and services on behalf of small- to mid-sized employers, as well as individuals, students and families.

Ovations is the largest business in the nation dedicated to meeting the growing health and well-being needs of senior Americans.

AmeriChoice facilitates and manages health care services for state-sponsored public and Medicaid programs and their beneficiaries.

OptumHealth is one of the nation's leading health and wellness companies. Employers, payers and public sector organizations use OptumHealth behavioral benefit solutions, clinical care management, financial services and specialty benefit products such as dental and vision. OptumHealth helps consumers navigate the health care system, finance their health care needs and achieve their health and well-being goals.

Ingenix is a leader in the field of health care information, services and consulting, serving pharmaceutical companies, health insurers and other payers, physicians and other health care providers, large employers and governments.

Prescription Solutions offers a comprehensive array of pharmacy benefit management and specialty pharmacy management services to employer groups, union trusts, seniors and commercial health plans.

UnitedHealth Group's Approach to Health Care

UnitedHealth Group is an open, inclusive and engaged health system – a health system designed to adapt to ever-changing market conditions and shifting demands in the health care landscape.

Just as medicine today approaches the treatment of an individual by taking into account and treating the whole person . . . not one organ or body part, but the entire system . . . the UnitedHealth Group health system approaches a highly complex health care industry as a whole, with inclusiveness, respect, and an expansive diversity of products, services and applications.

The UnitedHealth Group system is organized and arranged to effectively address the distinct and growing needs of:

Commercial sponsors of health and health benefits which are rapidly becoming consumer centric;

Government sponsors of health programs, Medicare and Medicaid and the growing number of programs for retirees, children and the uninsured, which year by year are becoming increasingly distinct and will ultimately also become consumer centric;

And finally, **the very “enterprise” that enables health care in this country today** in both the public and private sectors – including caregivers, suppliers of life sciences technology, research organizations, distributors and other intermediaries – in short, all participants in the various aspects of health care that engage and connect to support every care interaction.

Those enterprise needs include information and the analytics necessary to translate data into knowledge; technology – a vast market unto itself; services – clinical, professional and business services; prescription fulfillment and delivery; research, financing, and much more.

UnitedHealth Group is the steward of an array of critical health resources – and organizes them effectively under standards of quality and efficiency – that help physicians and individuals to make better health care decisions and achieve better medical outcomes.

Financial Information

Consolidated Financial Results

(in millions, except percentage and per share amounts)

	Year Ended December 31,	
	2009	2008
Revenues	\$87,138	\$81,186
Net Earnings	\$3,822	\$2,977
Earnings Per Share (Diluted)	\$3.24	\$2.40
Operating Margin ¹	7.3%	6.5%

¹ Earnings from operations divided by total revenues.

Consolidated Financial Condition

(in millions)

	As of December 31, 2009
Total Assets	\$59,045
Shareholders' Equity	\$23,606
Market Capitalization	\$34,961

(based on December 31, 2009, market price)

Operating Results by Segment

(in millions)	Year Ended December 31,	
	2009	2008
Revenues		
Health Benefits ¹	\$81,341	\$75,857
OptumHealth	5,528	5,225
Ingenix	1,823	1,552
Prescription Solutions	14,452	12,573
Eliminations	(16,006)	(14,021)
Total Consolidated	\$87,138	\$81,186
Earnings from Operations		
Health Benefits	\$4,788	\$5,068
OptumHealth	636	718
Ingenix	246	229
Prescription Solutions	689	363
Corporate	-	(1,115)
Total Consolidated	\$6,359	\$5,263

¹ Revenues for the year ended December 31, 2009 and 2008 were \$40,842 and \$41,838 for UnitedHealthcare; \$32,134 and \$28,052 for Ovations; and \$8,365 and \$5,967 for AmeriChoice, respectively.

Stock Listing

UnitedHealth Group's common stock is traded on the New York Stock Exchange under the symbol UNH.

Debt Ratings

UnitedHealth Group's senior debt is rated "Baa1" with a stable outlook by Moody's, "A-" with a negative outlook by Standard & Poor's and "A-" with a negative outlook by Fitch. Our commercial paper is rated "P-2" by Moody's, "A-2" by Standard & Poor's and "F1" by Fitch.

Corporate Governance

UnitedHealth Group is committed to high standards of ethical business conduct in everything we do, every day.

Sound corporate governance principles are critical to helping ensure that we perform with integrity and excellence in all aspects of our operations. What's more, they are vital to retaining the trust and respect of investors and other stakeholders and interested parties, including the individuals we serve, employers, physicians and other health care professionals, suppliers, government officials, employees and the general public.

Recent Awards & Recognition

Fortune magazine ranked UnitedHealth Group No. 21 in the 2009 rankings of the 500 largest U.S. corporations based on 2008 revenues.

Institutional Investor magazine named UnitedHealth Group the No. 1 company in the managed care sector/buy side poll in its 2009 listing of the leading companies for Investor Relations in the United States.

In 2009, UnitedHealth Group became the first company in the nation to endorse the **Key Principles to Strengthen Corporate Governance** developed by the National Association of Corporate Directors.

UnitedHealth Group has been listed in the **Dow Jones Sustainability World Index** and **Dow Jones North America Index** annually since 1999.

The National Business Coalition on Health gave UnitedHealthcare a **2009 eValue8 Health Plan Innovation Award** for programs that improve consumers' health. Programs recognized include the Patient-Centered Medical Home program and the Diabetes Health Plan.

UnitedHealthcare was named the **"Best Health Plan Provider"** by the readers of *Business Insurance* in the magazine's fifth annual Readers Choice Awards.

The 12th annual **LATINA Style 50**, a survey by *LATINA Style* magazine, ranked UnitedHealthcare one of the **50 best companies for Latinas to work for** in the United States (August 2009).

Prescription Solutions received the **highest rankings for customer service and cost competitiveness** factors among mail order pharmacies in the J.D. Power and Associates 2009 National Pharmacy Study.

UnitedHealth Group earned a **top rating of 100 percent** on the **2010 Corporate Equality Index** from the Human Rights Campaign Foundation.

UnitedHealth Group and the United Health Foundation were honored with the **Children's Health Fund's 2009 Corporate Award** for ongoing support of the Fund's community clinic and health care outreach to underserved children and families in the South Bronx, N.Y.

United for Healthier Communities

At UnitedHealth Group there is an important synergy between our business interests and our commitment to social responsibility. We help people live healthier lives through employee involvement, investing in local communities, providing funding for United Health Foundation grants and programs, responsible environmental practices, and more.

United Health Foundation

To help people live healthier lives, the United Health Foundation expands access to quality health care services for those in challenging circumstances, provides reliable information to support decisions leading to better health outcomes, and partners with others to improve the well-being of communities. Established in 1999 as a private nonprofit foundation, the United Health Foundation has committed more than \$170 million to advance its grantmaking and operating programs.

America's Health Rankings[®] is a key Foundation initiative. This annual assessment of the nation's health encourages innovative thinking and prompts action to strengthen our nation's health. For two decades it has provided insight into how behaviors, clinical care, public and health policies, and community and environmental conditions impact health outcomes.

Multi-year grants from the Foundation support community health centers in underserved neighborhoods in Washington, D.C., New York City, Miami, and New Orleans. These clinics deliver coordinated clinical, preventive and community-based services that might otherwise be unavailable to thousands of adults and children. The clinics have been shown to deliver care equal to or better than care provided by private-sector facilities, despite the challenges they face. The United Health Foundation and the National Association of Community Health Centers introduced "Faces of Hope," an initiative to highlight the positive impact these centers make on the communities they serve, underscore the continued need for these centers to grow and thrive, and encourage expanded support for them.

Visit the United Health Foundation Web site (www.unitedhealthfoundation.org) for more information about its charitable mission and activities.

Community Investment

UnitedHealth Group businesses provide charitable support for community initiatives that improve the quality of life and health in communities in which they do business. Hundreds of organizations, such as the American Red Cross, Boys and Girls Clubs, Big Brothers/Big Sisters and Junior Achievement, benefit from charitable contributions made locally by our local offices throughout the country.

United Minnesota is a 10-year, \$100 million initiative benefiting communities in Minnesota, home of UnitedHealth Group's headquarters for 30 years. United Minnesota is designed to improve health, education and well-being in the state through alliances with community organizations that have demonstrated success in improving the quality of life in Minnesota.

Annual Giving Campaign

UnitedHealth Group also supports communities in which it has a business presence by conducting an annual nationwide giving campaign that solicits employee donations to community charities of their choice. Employee pledges and the company-matching pledge totaled a record-setting \$12.6 million for 2009, up 23 percent over 2008.

Sponsorships and Events

UnitedHealth HEROES provides microfinance grants to teachers, school-based service-learning coordinators and students in the health professions to implement semester-long service-learning projects that help combat pediatric obesity. The program provides grants in 15 states in collaboration with Youth Service America. In addition, UnitedHealth Group has a national alliance with Make-A-Wish Foundation® to support the mission of granting wishes to children with life-threatening medical conditions. Over the course of our \$4.5 million three-year partnership, UnitedHealth Group will grant nearly 600 wishes. UnitedHealth Group businesses also participate in a myriad of programs and events in their communities, including walk-a-thons for the Alzheimer's Association, the American Cancer Society, and the American Heart Association and blood donation drives.

Volunteerism

Employees are encouraged to make a positive difference in their communities by contributing their time and talents to support not-for-profit organizations and activities. Companywide, 73 percent of UnitedHealth Group employees performed community volunteer work during 2009, totaling more than 120,000 volunteer hours. Many locations have volunteer councils that plan and coordinate community service and volunteer efforts.

Protecting the Environment

UnitedHealth Group is committed to protecting the environment through a variety of programs aimed at reducing energy consumption and resource impact. The company's newly constructed building in Minnetonka, Minn., earned a Leadership in Energy and Environmental Design (Leed®) Gold-level certification by the U.S. Green Building Council (USGBC). In addition, the company participates in the Energy Star program, a voluntary partnership between businesses and the U.S. government, which promotes energy-efficient workplace practices. Energy Star buildings typically operate 20 percent more efficiently than nonqualified buildings. UnitedHealth Group currently has more than 10 buildings that are Energy Star qualified. Additional conservation efforts include: installation of automated scheduling of building HVAC and lighting, application of solar film, paper recycling programs, furniture redeployment, carpet recycling, computer equipment reuse and a carpooling program.

To view the latest UnitedHealth Group Social Responsibility Report, go to www.unitedhealthgroup.com.

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