

UNITEDHEALTH GROUP
Reconciliation of Non-GAAP Financial Measures
Quarter Ended September 30, 2009

- Operating Results Excluding Special Items

Use of Non-GAAP Financial Measures

2008 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)

Operating Results Excluding Special Items

	Three Months Ended September 30, 2008
Earnings from operations	\$ 1,598
Less: Reduction to operating costs (a)	40
Non-GAAP earnings from operations	\$ 1,558
Operating margin	7.9 %
Less: Reduction to operating costs (a)	0.2
Non-GAAP operating margin	7.7 %
Operating cost ratio	14.8 %
Add: Reduction to operating costs (a)	0.2
Non-GAAP operating cost ratio	15.0 %

(a) Includes a reduction in pre-tax Operating Costs of \$40 million from a change in estimated net costs to settle two class action lawsuits related to the Company's historical stock option practices.