

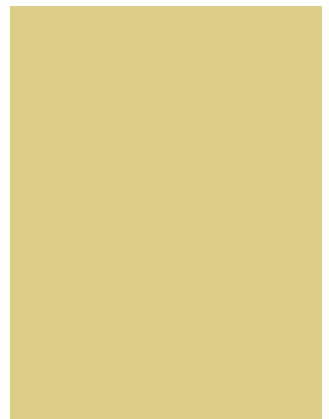


UnitedHealth Group®

Facts 2010

Fourth quarter

Helping people live healthier lives





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Corporate Profile

UnitedHealth Group is a diversified health and well-being company dedicated to helping 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 Employer & Individual, UnitedHealthcare Medicare & Retirement, UnitedHealthcare Community & State, 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 75 million individuals, employs approximately 87,000 people and operates in all 50 states and more than 50 nations worldwide.

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

- 2011** Ingenix launches **Ingenix Life Sciences**, a new division that focuses the company's broad expertise in commercialization, safety and regulatory services to identify, analyze and measure the value of life sciences products.
- 2010** UnitedHealthcare announces **an innovative cancer care payment model** that bundles payments to oncologists to help ensure continuity of care for patients and improve quality and health outcomes.
- Health care related financial account assets held by **OptumHealth Financial Services** reach more than \$1 billion; consumer accounts grow to 2 million. Individuals served by consumer-driven health plans increase to 3.5 million people.
- UnitedHealth Group launches the **Diabetes Prevention and Control Alliance**, a partnership with YMCA of the USA and Walgreens to help prevent and control diabetes, pre-diabetes and obesity.
- The American Medical Association selects **Ingenix CareTracker™** as the first electronic health records system offered through the AMA's new online health information solutions platform for physicians. CareTracker integrates patient medical records and e-prescribing tools in the physician's workflow.
- UnitedHealthcare and the National Restaurant Association create the **Restaurant Health Care Alliance**. The new alliance is designed to provide easier access to health care coverage and related products and services to nearly 1 million restaurant owners and 13 million restaurant employees.
- 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.

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

Health Benefits

UnitedHealthcare Employer & Individual 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.

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

UnitedHealthcare Community & State facilitates and manages health care services for state-sponsored public and Medicaid programs and their beneficiaries.

Health Services

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 operates 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.

Operating Results by Segment

(in millions)	For the Year Ended December 31,	
	2010	2009
Revenues		
Health Benefits ¹	\$87,442	\$81,341
OptumHealth	5,849	5,528
Ingenix	2,341	1,823
Prescription Solutions	16,776	14,452
Eliminations	(18,253)	(16,006)
Total Consolidated	\$94,155	\$87,138

Earnings from Operations

Health Benefits	\$6,636	\$4,788
OptumHealth	610	636
Ingenix	84	246
Prescription Solutions	534	689
Total Consolidated	\$7,864	\$6,359

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 stable outlook by Standard & Poor's, "A-" with a negative outlook by Fitch² and "bbb+" with a stable outlook by A.M. Best. Our commercial paper is rated "P-2" by Moody's, "A-2" by Standard & Poor's, "F1" by Fitch and "AMB-2" by A.M. Best.

¹ Revenues for the years ended December 31, 2010 and 2009 were \$41,201 and \$40,842 for UnitedHealthcare Employer & Individual; \$35,879 and \$32,134 for UnitedHealthcare Medicare & Retirement; and \$10,362 and \$8,365 for UnitedHealthcare Community & State, respectively.

² On January 12, 2011, Fitch updated their ratings outlook on our senior unsecured debt to "stable."

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 2010 rankings of the 500 largest U.S. corporations based on 2009 revenues.

UnitedHealth Group received the **No. 1 ranking for Innovation** in the Insurance and Managed Care category on *Fortune* magazine's 2010 list of the World's Most Admired Companies.

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

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

UnitedHealthcare received the second annual **Richard L. Doyle Award for Innovation and Leadership in Health Care** (2010) from Milliman Care Guidelines for working collaboratively with physicians and other health care professionals to advance health care quality and improve patient safety and health.

UnitedHealth Group received the National Hispanic Medical Association's **2010 Hispanic Health Leadership Award** for its innovation in creating high-quality initiatives aimed at improving the health of Hispanic consumers.

Asian Enterprise magazine named UnitedHealthcare **"Corporate Advocate of the Year"** in 2010 and one of **"Fortune 500's Best Companies for Asian Pacific Americans and Islanders"** for providing innovative new programs specifically designed to enhance the health and well-being of the Asian Pacific and Islander communities.

The *Wall Street Journal's* **2010 Technology Innovation Awards** recognized Ingenix as a runner-up in the health care IT category for its groundbreaking Disease Precursor Identification software that helps predict and prevent disease.

Prescription Solutions received a platinum award in **URAC's Best Practices in Health Care Consumer Empowerment and Protection Awards**. Prescription Solutions was recognized for its Multiple Sclerosis Disease Therapy Management program.

United for Healthier Communities

At UnitedHealth Group there is an important connection 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

The United Health Foundation is a not-for-profit, private foundation dedicated to improving the quality and cost-effectiveness of medical care, providing health care services for those in challenging circumstances, and enhancing community well-being. Established by UnitedHealth Group in 1999, the Foundation has committed more than \$187 million to these goals. Following are examples of its initiatives:

America's Health Rankings[®] is an annual state-by-state assessment of the nation's health. Collaborating with the American Public Health Association and Partnership for Prevention, *America's Health Rankings* has provided communities and individuals with data that has spurred innovative thinking and action to strengthen our nation's health for more than two decades.

To increase access to health care for underserved communities, the Foundation's **Community Health Centers of Excellence** initiative supports community clinics that are part of our nation's health care safety net. Four health centers, in New Orleans, Miami, New York City and Washington, D.C., provide care equal to or better than care available by private-sector health care facilities, despite challenges unique to their locations.

The goal of the Foundation's **Diverse Scholars Initiative** is to increase the number of qualified, yet under-represented, college graduates entering the health workforce. Scholarships support hundreds of low-income minority students pursuing degrees in the health field. The development of these health professionals will help improve the quality of culturally competent care and help close the health disparities gap.

The Foundation collaborates with health research agencies, medical specialty societies and others to translate science into practice and helps make reliable medical evidence available to physicians and other care providers. Through **Advancing Clinical Excellence**, the United Health Foundation helps physicians and other health professionals achieve the best possible health outcomes for their patients.

To learn more about the United Health Foundation, visit www.unitedhealthfoundation.org.

Community Investment

UnitedHealth Group businesses are committed to chronic disease prevention and care, health, and community service.

- **Chronic Disease Prevention and Care** - We are strategically focused on promoting healthy lifestyles and helping the more than 133 million Americans with chronic disease, including heart disease, diabetes and cancer.
- **Health** - We are partnering with organizations to reach the most vulnerable and underserved families, children and seniors to improve community health.
- **Community Service** - From disaster response support to youth mentoring to basic needs for food and shelter, we are working to make our communities a healthier place to live.

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 \$14 million for 2010, up 11 percent over 2009.

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 all 50 states plus the District of Columbia 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 ongoing partnership, UnitedHealth Group has granted nearly 600 wishes to date. 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.

In our business, we work to reduce paper and move communications with customers, members, brokers and health care providers online. Our environmental policy is available on our website at www.unitedhealthgroup.com/SocialResponsibility/Environment.aspx.

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

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