

UNITEDHEALTH GROUP®

# SUSTAINABILITY REPORT

Fulfilling Our Mission

2020

# A MESSAGE FROM OUR CEO



UnitedHealth Group is a health and well-being company led by 330,000 team members united in our mission to help people live healthier lives and help make the health system work better for everyone. We are pharmacists, physicians, nurses and social workers. We are technologists, data scientists, engineers and researchers. We are care advocates, administrators, project managers and more.

Together, we are committed to helping build a compassionate and patient-centered health system that ensures every person has access to affordable, high-quality health care that meets their unique needs. While each of us brings a diverse set of experiences, perspectives and expertise, we share a profound sense of responsibility to ensure our company and society broadly become more sustainable each day.

Within the pages of this report, you will find a comprehensive and transparent description of our commitments, actions and achievements: how we are helping to expand access to high-quality, affordable care for everyone, improve the experiences for providers and patients and achieve better health outcomes for the people we are privileged to serve. You will see examples of our progress in addressing health disparities and advancing health equity, including the investments we are making to build a more diverse and inclusive health workforce well beyond our own company – a workforce that reflects the breadth of the communities and people we are privileged to serve.

Lastly, you will find stories of compassion, bravery, ingenuity and resilience as we describe how our team members continue to serve on the front lines of care and support the most vulnerable among our neighbors and communities during this extraordinary time of need.

As a company, we view sustainability as a core element of our business strategy. We are constantly striving to ensure progress in our efforts by having clear and measurable goals and welcoming the engagement, input and accountability from our many stakeholders.

Importantly, we submit this report with a certain degree of humility. While we are proud of our progress to date, we understand just how much more work must be done to realize society's collective aspirations and our potential as a company. We will continue to work in partnership with others across the health system and beyond to advance our mission and help to create a modern, high-performing health system.

Sincerely,

Andrew Witty  
CEO, UnitedHealth Group

# WHAT SUSTAINABILITY MEANS TO UNITEDHEALTH GROUP

**Sustainability is an extension of our business strategy, culture and mission as we work to help ensure the health care system works better for everyone. At UnitedHealth Group, we are committed to providing distinct value for those we are privileged to serve, including our shareholders and society broadly.**

We are dedicated to earning the opportunity to serve more people and drive shareholder and societal value by focusing on the following material topics determined through broad stakeholder engagement and approval from our senior leaders and Board of Directors. This year, we are pleased to introduce Long-Term Commitments that reflect our focus and determination to fulfill our mission and business strategy. Sustainability is foundational to our business and these ongoing efforts will lead to new commitments that are important to our company as health care evolves and through our continued engagement with stakeholders to improve health care for all people and positively impact society.

## HELPING TO CREATE A MODERN, HIGH-PERFORMING HEALTH SYSTEM

We are committed to a future that expands access to care, improves health care affordability, enhances the health care experience and achieves better health outcomes. Partnering with key stakeholders, we are advancing health equity, building healthier communities and supporting the ongoing response efforts to COVID-19.

## RESPONSIBLE BUSINESS PRACTICES

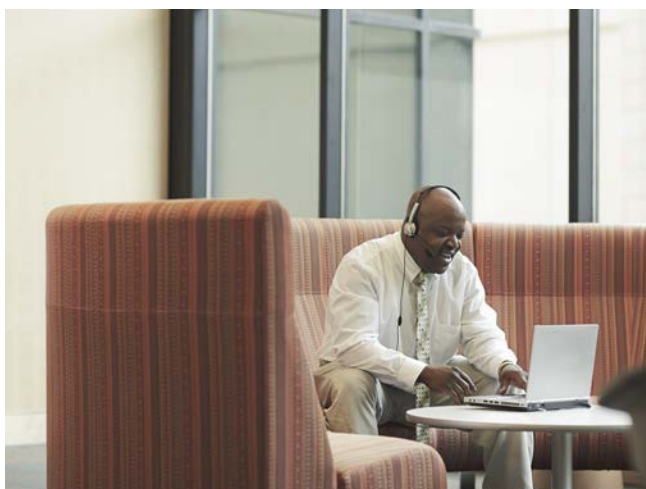
For more than 40 years we've developed strong and effective governance practices through compliance, board diversity and independence, a commitment to ethics and integrity, and an emphasis on data security and supply chain management.

## OUR PEOPLE AND CULTURE

We celebrate our people, ideas and experiences, creating a culture where all team members are appreciated, valued and able to reach their full potential. We join together as individuals – forming a team as diverse as the people we serve – in meeting our responsibility to improve the health system.

## ENVIRONMENTAL HEALTH

We recognize the important role the environment plays in the health of every community and we are committed to mitigating our impact on the environment.



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## SUSTAINABILITY GOVERNANCE

UnitedHealth Group has a long-standing commitment to sustainability supported by our senior leaders and Board of Directors.

Our sustainability efforts are overseen by the executive vice president of Corporate Affairs – in partnership with senior leaders across the company – and include engagement with external stakeholders on environmental, social and governance (ESG) initiatives. The Public Policy Strategies and Responsibility Committee of the Board of Directors is formally charged with overseeing our sustainability strategy and performance. Additional committees of the Board of Directors have responsibility for ESG topics, including the Audit, Compensation and Human Resources, and Nomination and Corporate Governance committees.

Our day-to-day sustainability agenda is overseen by a collaborative collection of leaders across Optum, UnitedHealthcare, Global Operations and Facilities Management, Clinical, Human Capital, Finance, Compliance and Privacy, Legal and Risk Management, Compliance and Regulatory Affairs, and Enterprise Resiliency and Response.

## STAKEHOLDER ENGAGEMENT AND MATERIALITY

We proactively engage our stakeholders to promote transparent and continuous dialogue regarding our business and sustainability efforts.

**In 2020, we embraced a broader and more proactive engagement process with stakeholders**, conducting more one-on-one interviews and discussions and applying feedback in our ongoing efforts.

We solicit input from a diverse group of stakeholders – including consumers, employees, customers, health care professionals, suppliers, policy-makers, shareholders and nonprofit partners – through a variety of formal and informal methods including forums, surveys and individual meetings.



Each stakeholder's unique perspective helps inform our material topics and ongoing approach to sustainability. Many of the issues identified through stakeholder engagement – including achieving universal coverage, improving health care affordability, advancing value-based care, simplifying the health care experience, advancing health equity and addressing the determinants of health – informed the development of our sustainability agenda.

Although the priorities of each stakeholder may vary, there is a common expectation that UnitedHealth Group has the responsibility and capabilities to address the most pressing challenges facing the health care system. We will continue to take an intentional approach to stakeholder engagement efforts and how we take action on the feedback we receive.



# ABOUT UNITEDHEALTH GROUP

Supported by 330,000 team members, we leverage information, technology and clinical excellence to help people live healthier lives and help make the health system work better for everyone.



## FULFILLING OUR MISSION

We seek to enhance the performance of the health system and improve the overall health and well-being of the people we serve and their communities.

We work 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.

We support the physician-patient relationship and empower people with the information, guidance and tools they need to make personal health choices and decisions.

## OUR CORE VALUES

- Integrity** Honor commitments.  
Never compromise ethics.
- Compassion** Walk in the shoes of the people we serve and those with whom we work.
- Relationships** Build trust through collaboration.
- Innovation** Invent the future, learn from the past.
- Performance** Demonstrate excellence in everything we do.

## WHO WE SERVE



Individuals



Employers



Brokers



Governments



Providers



Employees



Payers

## OUR BUSINESSES

Harnessing the combined capabilities of our two distinct, yet complementary businesses – Optum and UnitedHealthcare – we are working to improve health care quality, access and affordability. Through the innovative capabilities of our businesses – and by partnering with governments, employers, health care providers and others – we are striving to create a simpler, more effective health system for those that experience, provide and pay for care.



An information and technology-enabled health services business comprised of OptumHealth, OptumInsight and OptumRx. Delivering services that help to modernize the health system and improve overall population health.



A leader in health benefits, providing broad access to high-quality, cost-effective health care locally. Delivering value to people in all stages of life, at all income levels through health benefit programs for individuals, employers, and Medicare and Medicaid beneficiaries.

330k

employees worldwide, including:

125k

clinical professionals

40k

customer-facing team members

30k

technology professionals

## 2020 BY THE NUMBERS



142M

Unique Individuals Served

\$257.1B

Total Revenues

\$4B

Innovation/Technology/ Research and Development Investments



\$147M

In Charitable Contributions, including:

\$58M

in COVID-19 relief

2.6M

hours volunteered by employees

\$48M

through the United for Giving employee giving program

18k

charities supported worldwide through the United for Giving program

## RECOGNITION

Member of  
**Dow Jones Sustainability Indices**  
Powered by the S&P Global CSA

Dow Jones Sustainability Index – Named to the World and North American Indices since 1999

**FORTUNE**  
WORLD'S MOST ADMIRABLE COMPANIES 2020

Fortune's World's Most Admired Companies – No. 1 rank in the insurance and managed care sector

### Corporate Culture

- Civic 50 – Recipient for nine straight years
- 2020 CMS Health Equity Award
- National Business Group on Health – 2020 Best Employers: Excellence in Health & Well-Being top-tier Platinum award
- JUST Capital – member of the JUST 100 in 2020
- Viqtory – 2020 Military Friendly Employer
- WayUp's Top 100 Internship Program

### Inclusion & Diversity

- Human Rights Campaign Corporate Equality Index – “Best Places to Work for LGBTQ Equality”
- Disability Equality Index® (DEI) – “2020 DEI Best Places to Work for Disability Inclusion”
- Chile Mujeres, PwC and PULSO “Women's Talent Boosting Award”

### Environment

- Named to the Carbon Disclosure Project's (CDP) Leadership Band in 2020 for efforts to reduce greenhouse gas emissions
- CDP Climate 2020 – A- score

HELPING TO CREATE A

# MODERN, HIGH- PERFORMING HEALTH SYSTEM







## WHAT WE'RE FOCUSED ON:



**Expanding access to care** through a long-standing commitment to achieve universal coverage by harnessing digital tools and virtual platforms and investing in primary care.



**Improving health care affordability** through cost transparency, advancing value-based care, optimizing where patients receive care and lowering the cost of prescription drugs.



**Enhancing the health care experience** by improving patient and clinician satisfaction and providing personalized, dedicated member support and culturally competent care.



**Achieving better health outcomes** by managing chronic disease, applying a holistic approach to mental health care and improving health literacy.



**Advancing health equity** with personalized care tailored to an individual's needs, helping to build a diverse health workforce, improving the health of underserved communities and leveraging data to reduce disparities in care.



**Building healthier communities** through our social responsibility efforts, including philanthropic grants, in-kind contributions and supporting our employees who volunteer their time and resources in the communities where they work and live.

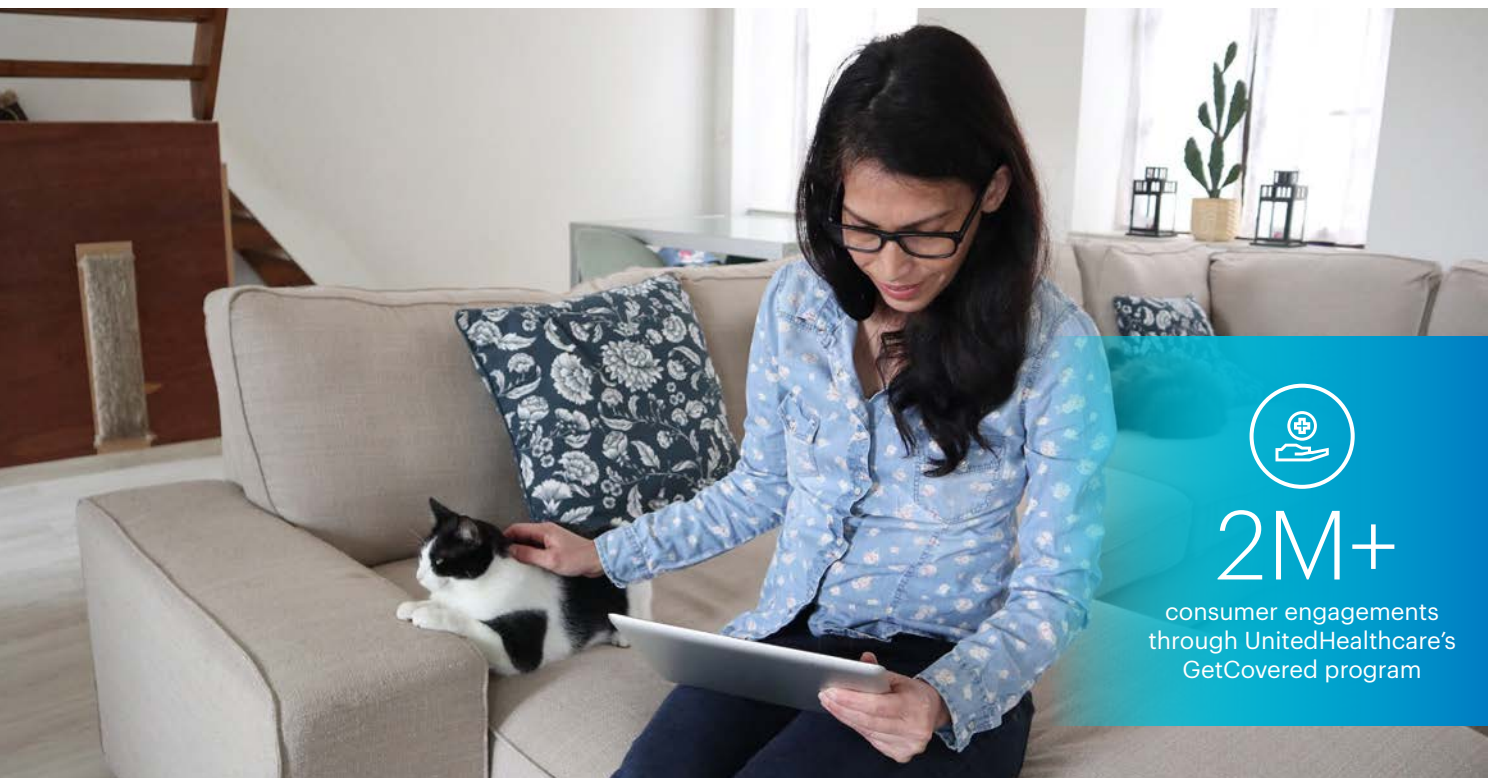
**COVID-19** has meaningfully impacted people and health systems across the globe. Economic and social disruptions have demonstrated opportunities to innovate and improve how people access and receive high-quality care. It underscored in a profound way for our 330,000 team members the unique opportunity and responsibility we have to make health care more accessible and affordable for all people.

At UnitedHealth Group, we are grounded in our long-standing commitment to **advancing ideas and solutions** – alongside government and private sector partners – to fulfill our mission.

# EXPANDING ACCESS TO CARE

UnitedHealth Group is committed to helping ensure every person has access to high-quality, affordable health care that meets their unique health care needs and financial means.

We are helping to connect people to care with digital tools and virtual platforms, improving access to primary care with workforce investments and leveraging a national network of 1.4 million provider relationships to help people get the right care when and where they need it.



## OUR COMMITMENT TO ACHIEVE UNIVERSAL COVERAGE

For more than 20 years, we have advocated for policies to achieve universal coverage in the United States by strengthening and expanding existing coverage options. We believe the 29 million uninsured Americans can be covered by building upon existing, proven coverage platforms – employer-sponsored insurance, Medicaid and Medicare Advantage – and through modernizing exchanges, strengthening and expanding Medicaid and enabling more flexibility, competition and choice in the individual market.

The impact of COVID-19 and the resulting economic challenges have led to an increase in the number of uninsured individuals. To help individuals who lost their employer-based health insurance coverage during this period, UnitedHealthcare launched **GetCovered**, a no-cost public service that provides information and resources to individuals on how to access available health insurance coverage options.

## CONNECTING PEOPLE TO CARE

Digital capabilities are increasingly important in helping people access care. For example, we are bringing convenient, quality care to people in their home, which improves their experience and results in better health outcomes.

**Virtual care platforms** are delivering evidence-based care to people where and when they need it most.

We are working to expand and improve access to mental health services through Optum’s AbleTo – a virtual mental health platform that analyzes claims data – to proactively connect members to licensed behavioral health providers who develop a personalized treatment plan.

**Remote monitoring tools** support patient care by providing clinicians with patient data that enables timely, proactive health care interventions that can improve engagement and education and collect insights on the determinants of health.

Our remote monitoring platform – Vivify – gives clinicians the ability to monitor high-risk individuals in their home and provide important home-based interventions to help improve health outcomes.

### AbleTo Outcomes

50%  
reduction in  
depression

48%  
decrease in  
hospitalizations

### Vivify Outcomes

Up to 74%  
reduction in hospital  
readmissions

Up to 40%  
reduction in mortality



## IMPROVING ACCESS TO PRIMARY CARE

Research shows increased access to primary care is associated with better health outcomes, a higher likelihood of receiving preventive care such as immunizations and screenings, early disease detection and treatment and better chronic disease management.

However, more than 25% of Americans do not have a primary care physician. Projected physician shortages – particularly for primary care – underscore the ongoing need to support and develop a 21st century health workforce and identify new and innovative ways for people to access primary care at a location that is convenient for them.

**Primary care support** in states like Nevada – where the number of active primary care physicians per capita falls below the national average – presents an important opportunity to help develop this 21st century health workforce.

The United Health Foundation provided \$3 million to the University of Nevada, Las Vegas (UNLV) School of Medicine to help create three community clinics and develop a course curriculum for an 18-month clerkship program to support medical students who are pursuing a career in primary care.



**UNLV Program**

49

students graduated in 2021 with clerkship experience



**Virtual primary care** improves access to care in underserved areas by connecting people to a primary care physician. UnitedHealthcare members who do not have a primary care physician experience 10% higher health care costs on average. Additionally, our consumer sentiment survey results show that 26% of Americans prefer a virtual relationship with a primary care physician.

**UHC Virtual Primary Care Plan**

600k

members in 11 markets gained access to virtual primary care

In response and to help our members, UnitedHealthcare launched its Virtual Primary Care plan in 2020 that covers basic health screenings, minor urgent care visits and appropriate chronic health conditions. These efforts have helped our members identify a designated primary care physician and we are eager to expand this program in the future.



## OUR COMMITMENT

85% of our members will receive preventive care services annually by 2030

### **About Our Commitment**

Preventive care services – including routine wellness visits, cancer and other health related screenings, management of chronic conditions and vaccinations – help detect and prevent illness, disease and other health risks.

### **Why It's Important**

Expanding access to preventive care helps improve early disease identification and prevention, which is essential to an individual's long-term health and well-being. As recommended by the U.S. Preventive Services Task Force, preventive care such as wellness visits provides an opportunity to strengthen the patient-physician relationship by ensuring providers and their patients discuss healthy behaviors and take action to prevent illness and improve health.

### **How We'll Do It**

In 2019, 78% of our members received preventive care services. By partnering with and supporting our national network of 1.4 million provider relationships, we are committed to ensuring 85% of our members receive preventive care services annually by 2030. Digital tools and personalized navigational support can help people identify a care provider that meets their unique needs, and value-based care arrangements that prioritize care coordination can improve access to recommended screenings.

### **Potential Impact**

According to the Department of Health and Human Services, evidence-based preventive services have been shown to reduce death, disability and diseases such as cancer, heart disease, diabetes and influenza. Wellness visits have been shown to expand access to care through higher rates of preventive services such as depression screenings and follow-up planning, cancer screenings and vaccinations.

# IMPROVING HEALTH CARE AFFORDABILITY

UnitedHealth Group is committed to helping reduce health care costs both at an individual and system level. We are fulfilling that commitment by helping consumers access the right care at the right time and place, reducing prescription drug costs and expanding value-based care to pay for outcomes rather than volume of services.

The cost of health care in the United States continues to increase, with overall spending reaching \$3.8 trillion in 2019 or more than \$11,500 per person. Costs are expected to continue to increase, exceeding \$6 trillion by 2028. We are committed to helping lower the cost of care for those we serve. Working across the health system – with governments, customers, providers and consumers – our objective is to help change the trajectory of health care spending to lower the total cost of care.

## IMPROVING COST TRANSPARENCY

UnitedHealth Group has developed a broad portfolio of products and services to help people compare health care services based on quality and cost. We are providing consumers and their physicians access to more information about their health care options than ever before, whether searching for the right site of care or a preferred provider.

**Empowering people with information about health care quality and cost** helps them make more informed choices. Collectively, UnitedHealthcare’s transparency tools are available to over 27 million members who can search prices for more than 820 services. People who use transparency tools pay 36% less, on average, than nonusers.

PreCheck MyScript®, a digital transparency tool from OptumRx, helps patients navigate the complexities of prescription drug pricing by providing price and coverage information to physicians at the point of prescribing. It offers clinically appropriate, lower-cost options and calculates exactly how much each drug option will save the patient, while leaving ultimate decision-making to the patient and their physician.



**PreCheck  
MyScript Impact**

**563k**  
clinicians have access

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**14M**  
unique members impacted

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**\$225**  
average savings per prescription for consumers

## ADVANCING VALUE-BASED CARE

UnitedHealth Group is committed to advancing value-based care, with a focus on helping providers transition into arrangements where they are financially accountable for their patients' care. UnitedHealthcare partners closely with care providers on value-based contracts that emphasize care coordination by providing actionable data and care management tools that deliver better outcomes at a lower cost to consumers, governments and the health system.

**Accountable Care Organizations (ACO)** – consisting of groups of health care providers that work together to coordinate patient care – provide higher-quality care at a lower cost. Providers are paid based on their ability to deliver improved patient outcomes and a better experience.

UnitedHealthcare currently operates more than 1,500 accountable care agreements in which providers take on more financial accountability for their patients' care. Commercial ACO members are more likely to see a primary care provider, get preventive screenings and avoid a hospital admission or visit to the emergency department (ED).

### ACO Outcomes

14%

higher likelihood members get preventive cancer screenings

15%

fewer hospital admissions

16%

fewer ED visits

## OPTIMIZING SITE OF SERVICE

UnitedHealth Group recognizes there is a meaningful opportunity to drive greater affordability for consumers and the health system by helping people access high-quality care in a low-cost setting. Treating patients in such settings can generate significant savings for the health system – including consumers, employers and government programs.

**\$320B**

could be saved over the next decade by treating common conditions in primary care settings instead of the ED

**Reducing avoidable ED visits** lowers costs for the health system. Two-thirds of visits to the hospital ED by privately insured individuals are avoidable, often involving conditions like bronchitis, flu or nausea.

### Rally Outcomes

9%

decrease in ED utilization

Optum's Rally® platform uses digital transparency tools that allow consumers to see the cost of care before they receive it, helping people avoid the ED in favor of lower-cost settings when clinically appropriate.

**Improving access to high-quality, low-cost care settings** can generate significant savings for the health system. For example, conducting more joint replacement surgeries in ambulatory surgery centers instead of a hospital among commercially insured individuals could save the health system \$20 billion over 10 years.

More than 53,000 employed and aligned Optum Care physicians are serving nearly 20 million U.S. patients in the most appropriate care settings, from primary and specialty care to urgent care, outpatient surgical care and in-home care. Our physician-led, technology-enabled care settings are working to lower the overall cost of care for consumers and the health system broadly with a holistic, high-quality approach to patient care.

### Optum Care Outcomes

Up to 30%

lower cost of care compared to Medicare fee-for-service

9 out of 10

patients would send their friends to Optum Care



## OUR COMMITMENT

More than 55% of outpatient surgeries and radiology services among our members will be delivered at high-quality, cost-efficient sites of care by 2030

### About Our Commitment

Medical care provided at sites of care that meet quality and cost-efficiency criteria predictably leads to better health outcomes at a lower cost for the consumer. In particular, ambulatory surgery centers and stand-alone imaging centers frequently provide the same or better quality care at a lower cost compared to a hospital.

### Why It's Important

The cost of care varies considerably depending on where care is provided. For example, the average price for routine diagnostic imaging at a hospital outpatient department can be 165% more than the price of a test performed at a stand-alone imaging center or physician's office. Consistent with the Department of Health and Human Services' Healthy People 2030 goal of reducing preventable hospital visits, helping people access care in high-quality, lower-cost settings makes care more affordable and may lead to better health outcomes.

### How We'll Do It

In 2019, 47% of outpatient surgeries and radiology services among our members were delivered at high-quality, cost-effective sites of care. By equipping physicians with point-of-care tools that facilitate shared decision-making and help guide patients to the most appropriate, low-cost care setting, we are committed to ensuring more than 55% of outpatient surgeries and radiology services among our members are delivered at a high-quality, cost-efficient site of care by 2030. Digital tools can also help members identify the care setting that best suits their medical and financial needs and improve convenient access to quality care providers.

### Potential Impact

Helping consumers access high-quality, cost-efficient sites of care can have a significant impact on the total cost of care, resulting in more affordable care and better health outcomes for the patient. For example, conducting more joint replacement surgeries in ambulatory surgery centers could save the U.S. health system \$3 billion annually and lead to 500,000 fewer hospitalizations. And shifting routine diagnostic tests from an outpatient hospital department to a stand-alone imaging center or a physician's office could reduce spending by 62% and save consumers more than \$300 per test.



## LOWERING THE COST OF PRESCRIPTION DRUGS

Americans spend more than \$1,200 per year, on average, on prescription drugs – among the highest in the world. UnitedHealth Group is actively working to reduce prescription drug costs for consumers, governments and employers.

**Drug discounts** are among the solutions we are actively advancing to help lower out-of-pocket costs for consumers while maintaining choices and stable premiums, even as drug prices continue to increase.

**\$189**  
annual consumer savings from point-of-sale discounts

In 2020, OptumRx and UnitedHealthcare led the industry in expanding point-of-sale prescription drug discount programs to all new employer-sponsored plans – making medications more affordable for consumers by applying the discount at the pharmacy counter and improving health outcomes through medication adherence.

OptumRx’s commitment to prescription drug affordability also includes a drug discount card program – available to all Americans – that delivers up to 80% consumer savings on retail prices at over 64,000 pharmacies.

**Specialty drugs** treat some of the most complex diseases, with the potential to significantly impact people’s lives. However, high-cost specialty drugs account for nearly 50% of drug spending in the U.S.

Research shows that administering specialty drugs in physicians’ offices and patients’ homes – instead of hospital outpatient settings – can save between \$16,000 and \$37,000 per patient per year for the five conditions that account for more than 75% of specialty drug spending. Our nurses are caring for more patients at home, making 20,000 home visits per month, on average, to administer these drugs.

OptumRx’s personalized, consumer-centric care model also helps patients manage the complexities of specialty drugs by improving medication adherence, ultimately leading to lower medical costs and better health outcomes.

**OptumRx Specialty Pharmacy Services Impact on Patients**

Inflammatory Conditions		Hepatitis C	
20%	4%	21%	10%
higher medication adherence	lower medical costs	higher medication adherence	lower medical costs

# ENHANCING THE HEALTH CARE EXPERIENCE

Research shows that patients with better care experiences have better outcomes – making experience a critical component of quality health care. We measure the experience of the people we serve so we can eliminate burdens, improve health outcomes and innovate customer-centric solutions.

UnitedHealth Group is dedicated to providing a seamless, personalized experience for anyone interacting with the health care system, including consumers and health care providers. We do this by innovating and offering distinctive tools and services to help people navigate and interact with a complex health system, ultimately seeking to achieve world-class experiences for those we are privileged to serve.

We assess our progress toward creating world-class customer experiences using the Net Promoter System (NPS), which holistically measures the experiences we deliver to the people we are privileged to serve, including how likely a person is to recommend our company to their friends or family.

## SUPPORTING OUR MEMBERS THROUGH PERSONALIZATION

We strive to help people have the best possible experience with the health system. For example, we offer mobile tools that provide real-time access to benefits and individual profile information, personalized navigation for those who need it most and care programs with the right blend of human and digital support.

**Dedicated member support** is critical for vulnerable patients who have more complex medical needs that often result in higher costs and more frequent interactions with the health system.

UnitedHealthcare’s Special Needs Initiative eases the burden of health system navigation and improves our members’ experiences by bringing an enhanced level of service to families of children with special needs. The program supports these families from birth to age 17 with a dedicated team of advisers who resolve issues on their behalf.

**Personalized navigation** from a single contact – as opposed to a traditional call center model – can help consumers effectively and seamlessly navigate a complex health system.

**Special Needs Initiative**  
70+  
NPS

UnitedHealthcare’s personalized support programs – Advocate4Me and Navigate4Me – provide members with a single advocate who can help them make informed decisions about their medical care.

Navigate4Me – a program for Medicare Advantage members facing complex medical conditions – provides an adviser who coordinates care, addresses claims issues and develops a personalized care plan with recommended actions, such as scheduling health screenings. More than 1 million Medicare Advantage members were assigned a navigator in 2020.

Advocate4Me matches members with advocates who provide guidance when they have questions about their health plan and overall health and need assistance finding personalized solutions for their individual situation. This personalized service has resulted in improved outcomes and lower costs for our members.

**Advocate4Me Outcomes**

435k

members enrolled in clinical and wellness programs

1.7M+

clinical gaps in care proactively identified by advocates for Medicare Advantage and Dual Special Needs Plan members

10%

improvement in consumer loyalty (NPS)

Up to 4%

total cost savings in enhanced advocacy programs

## ENHANCING THE PROVIDER EXPERIENCE

UnitedHealth Group is committed to partnering with providers to streamline and simplify administrative work, helping to create a best-in-class experience for them and the people they serve. Supporting providers with tools and resources to help them spend more time with patients can reduce provider burnout and improve the patient-physician relationship.

**Impact of  
Clinical Decision  
Support Tools**

**576k**

physicians have access  
to Point of Care Assist®

**30%**

improvement in  
directing consumers to  
lower-cost sites of care

**Clinical decision support tools** at the point of care ensure the right information is available for clinicians to follow optimal clinical pathways and spend more time with their patients.

UnitedHealthcare’s Point of Care Assist tool – which integrates patients’ UnitedHealthcare health data within the electronic medical record – helps clinicians identify potential gaps in care and estimates costs based on individual coverage. Use of Point of Care Assist – available to more than 400,000 new physicians in 2020 – reduces their administrative burden by streamlining prior authorization and helps patients access lower-cost sites of care, reducing their out-of-pocket costs.

By providing up-to-date clinical information – including the latest medical research – Optum’s OptimalCare platform helps clinicians make informed care decisions based on the latest scientific evidence. Used in over half of our care delivery organizations and embedded in the

electronic medical record workflow, OptimalCare allows patients to participate in the care decision process by engaging in treatment plans at the point of care.

**Improving physician well-being** and reducing burnout can help ensure more people have access to a primary care physician. One-fifth of Americans live in an area with a shortage of primary care physicians and physician burnout could compound the projected shortage of up to 55,000 primary care physicians over the next decade.

In 2020, in partnership with the American Academy of Family Physicians, the United Health Foundation established a training program to help family physicians change the culture of health care organizations and improve physician wellness using operational improvements and change management tactics.

**200**  
family physicians will  
undergo training to lead  
change for improved  
clinical well-being

# ACHIEVING BETTER HEALTH OUTCOMES



**UnitedHealth Group is committed to helping improve health outcomes and reducing the burden of disease. Today, 60% of Americans have chronic conditions and we anticipate this will continue to increase with the aging population. Additionally, 1 in 5 adults experience a mental illness each year.**


**We strive to take a holistic approach to delivering care, preventing chronic disease, addressing health disparities and deploying resources to improve health literacy. By enhancing the performance of the health system, we can better meet the needs of the communities and people we serve.**

## MANAGING CHRONIC DISEASE

Treatment of chronic conditions accounts for more than \$1 trillion in direct health care costs each year and the prevalence of chronic disease continues to grow. Using data analytics – combined with individualized care plans and digital tools – our clinical programs are proactively engaging patients to provide personalized support through designated care teams.

**Digital diabetes management** helps those who struggle to meet their target glucose levels and are at risk for adverse health events and long-term organ damage. UnitedHealth Group’s Level2® digital therapy equips eligible patients with a continuous glucose monitor, an

activity tracker, app-based alerts and one-on-one clinical care to encourage healthier lifestyle decisions. Early results suggest that Level2 can result in a meaningful reduction in blood sugar levels and, for some patients, reduce or eliminate the use of medication.



**Level2 Outcomes\***

**90%**  
of patients with an HbA1c greater than 8 saw improvement within 90 days

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**37%**  
of patients who reported medication de-escalation were able to fully stop medications

**Supporting cancer patients** and their families can help manage long-term secondary side effects and preemptively monitor for reoccurrence while receiving intensive therapy.

Through Optum’s Cancer Support Program – which provides specialized oncology case management from diagnosis and treatment to end-of-life or survivorship – our members engage with a cancer nurse to help them make informed decisions about their care, while receiving high-quality care from our Cancer Centers of Excellence network. In collaboration with the member’s treating physician, Optum nurses help prevent avoidable hospital and emergency department (ED) visits for those at high risk of complications and side effects.

### Optum’s Cancer Support Program Outcomes

**10%**  
reduction in cancer medical spend compared to nonparticipants

**6%**  
reduction in inpatient admissions resulting from cancer complications

\*Level2 population assessment by OptumLabs of over 5,500 Level2 members reported March 2021. 598 patients experienced medication de-escalation.



## OUR COMMITMENT

# Close 600 million gaps in care for our members by the end of 2025

### About Our Commitment

Gaps in care occur when there is a discrepancy between clinically recommended care and the actual care delivered. Common gaps include missed wellness visits, vaccinations or screenings, and medication non-adherence.

### Why It's Important

Early identification of gaps in care leads to better health outcomes and improves people's long-term health by reducing ED visits and preventing disease progression. The U.S. Surgeon General's National Prevention Strategy supports the delivery of evidence-based preventive care in various settings to identify diseases early and help people make informed decisions about their health, resulting in better health outcomes.

### How We'll Do It

In 2019, we closed 104 million gaps in care for our members. We are committed to closing an additional 600 million gaps in care between 2021 and 2025 by helping providers with real-time analytics and decision support tools at the point of care. We will connect with patients in their home – including through Optum's HouseCalls program – and enable access to convenient primary care and virtual care options. Our dedicated member service agents, equipped with member health data, will provide personalized care coordination to help identify preventive care opportunities early.

### Potential Impact

Research shows closing gaps in care with in-home assessments decreases hospital admissions by up to 14% and increases physician office visits by 2% to 6%, helping to reduce health risks, lower overall costs and improve health outcomes.

## IMPROVING MENTAL HEALTH CARE

More than 51 million adults in the U.S. live with mental illness. And more than half of adults with mental illness do not receive the mental health services they need.

**Providing holistic mental health care** to these individuals by combining pharmacy care and clinical services helps patients obtain the medications they need, often resulting in improved health outcomes for those with complex medical conditions. For example, Optum’s Genoa Healthcare specialty pharmacies blend telepsychiatry and clinical services to deliver high-quality care to those with depression, schizophrenia or bipolar disorder. Genoa partners with community mental health clinics to provide pharmacy care services to patients in the same facility where they receive their medical care, creating a seamless experience for vulnerable and disadvantaged populations that results in better health outcomes.

### Genoa Healthcare Outcomes

90%  
medication adherence rates

40%  
fewer hospitalizations

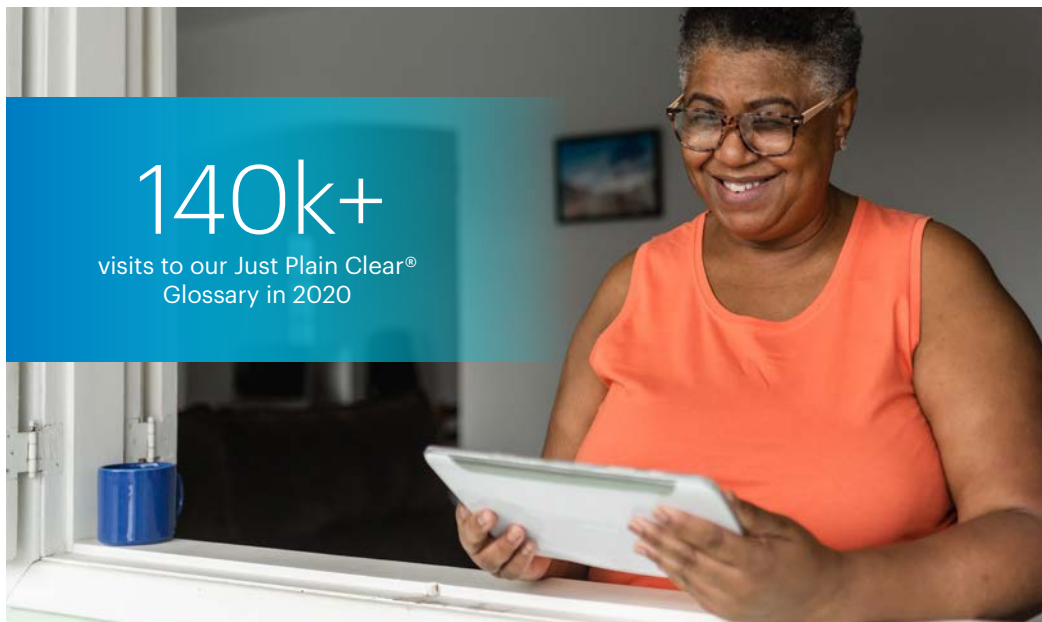
90+  
NPS

## ADDRESSING HEALTH LITERACY

**Understanding health information** and the language of health is critical to helping people navigate the complexities of the health care system, understand their care needs and make important decisions. Our research shows that seniors – who use more health care services and take more medications compared to other age groups – benefit from health literacy investments as it helps them make informed decisions, often resulting in better health outcomes.

Low health literacy costs the health system up to \$240 billion per year due to higher hospitalizations, increased ED use and worse health outcomes.

Our Health Literacy Innovations Program has worked to provide consumers with clear, simple, actionable health information, while our Just Plain Clear® Glossary was developed to help people understand complex health terms.



### Seniors in counties with the highest health literacy levels experience

26%  
fewer avoidable hospitalizations

18%  
fewer ED visits

13%  
lower costs per beneficiary

# ADVANCING HEALTH EQUITY



Stemming from our long-standing belief that all individuals should have access to high-quality, affordable health care that meets their unique health care needs, UnitedHealth Group is deeply committed to advancing health equity in the U.S. and around the world.

Our 330,000 team members are dedicated to fulfilling the opportunity and responsibility we have to meaningfully contribute to advancing health equity, addressing health disparities and closing gaps in care for the most vulnerable populations.

For more than two decades, UnitedHealth Group has led efforts to identify, monitor and address health disparities – in collaboration with community organizations and national partners – to advance health equity. While we have made measurable progress, much more is needed to eliminate health disparities and achieve health equity.



Eliminating health disparities would reduce health care costs by

**\$230B**

over four years



## DELIVERING PERSONALIZED CARE BASED ON AN INDIVIDUAL'S NEEDS

Different communities have different needs, and we are working to meet the unique needs of people by providing care and services tailored to each individual. Research shows eliminating health disparities would reduce indirect costs associated with disease and mortality.

**Seeking to spur innovation** around health equity, UnitedHealth Group established a Health Equity Services Program more than a decade ago. This initiative has identified several opportunities to better understand our members' unique needs, identify gaps in care and deliver tailored health solutions.

Through that program, we developed health disparity action plans for all UnitedHealthcare Community & State health plans that focused on specific populations and health measures that need improvement. Working with community health workers in Hawaii, Michigan and Ohio, we helped identify gaps in postpartum care for Medicaid enrollees and designed culturally and regionally tailored interventions. The action plans – which earned UnitedHealthcare the CMS Health Equity Award in 2020 – significantly reduced disparities in postpartum care for underserved communities.

### Health Disparity Action Plan Outcomes

83%

reduction in postpartum care disparities for Black women in Ohio

42%

reduction in postpartum care disparities for Black women in Michigan

40%

reduction in postpartum care disparities for rural women in Hawaii

## PROMOTING EQUITY AND DIVERSITY IN THE HEALTH WORKFORCE

We are committed to developing a diverse health workforce by increasing the number of providers equipped to deliver personalized care and advancing a culture that embraces inclusion, diversity, innovation and growth.

**We are helping to build the 21st century health workforce** to provide culturally competent care to underserved populations.

Since 2007, the United Health Foundation's Diverse Scholars Initiative has provided more than \$23 million to fund nearly 3,000 scholarships for students of color pursuing careers as primary care health professionals, particularly in underserved communities.

234

scholarships in 36 states provided by the Diverse Scholars Initiative in 2020

**We are helping to grow a more diverse health analytics and technology workforce** by partnering with the University of North Carolina at Chapel Hill and Historically Black Colleges and Universities (HBCUs), including the Atlanta University Center Consortium.

We also support students through the Optum Technology STEM program, in which Optum employees volunteer to provide science, technology, engineering and mathematics training to students underrepresented in health technology, with a focus on girls and Black and Hispanic/Latino students.

\$10M

to support health informatics training at HBCUs since 2017

160

students from HBCUs enrolled in health informatics training since 2017

7k+

students at 103 schools participated in Optum Technology STEM training since 2019

## IMPROVING THE HEALTH OF UNDERSERVED COMMUNITIES

Individual health is deeply influenced by external factors, including one’s environment, education, housing and employment. We partner with communities nationwide to expand access to care and address the determinants of health for underserved and uninsured individuals and families.

**We work to reduce health disparities** through philanthropic partnerships that address specific community health needs, including \$9 million in targeted philanthropic partnerships to address localized maternal health disparities in Nevada, New York, Ohio, Texas and Washington, D.C.

We also supported the Guiding Recovery and Creating Empowerment (GRACE) program at Woman’s Hospital in Louisiana, which connects women who have opioid use disorder to community resources, treatment and support throughout their pregnancy and for six weeks after giving birth.

Through a partnership with Pathways – an organization that provides mental health services in 10 counties in rural, northeastern Kentucky – we helped children in hard-to-reach communities receive needed care by improving access to telehealth.

### GRACE Impact in Louisiana in 2020



### Pathways Partnership Outcomes

~6.5k

pediatric patients received mental health services

~20k

telehealth visits with children

133

children diverted from the ED



## LEVERAGING DATA AND EMERGING ANALYTICS TO MONITOR AND ADDRESS DISPARITIES IN CARE

We conduct research and analysis using data from across communities – with a special focus on people who have been underrepresented in or underserved by medical research – to better understand, monitor and address health disparities.



**We provide insights and analyses** on our nation's health through comprehensive reports in America's Health Rankings (AHR), which provide a detailed picture by state of disparities in health by race, ethnicity, gender, age, education and income.

Supported by the United Health Foundation, AHR has produced more than 50 reports over 31 years analyzing behavioral, environmental, social and economic factors to help public health officials, policy-makers, advocates and individuals understand the population's health in a holistic, inclusive manner.

We're pleased to report that in 2021, the United Health Foundation will issue a new America's Health Rankings report – focused specifically on the breadth, depth and persistence of health disparities at the state and national levels – to provide data and insights that inform solutions for advancing health equity.

**We are also studying the effects of COVID-19** on those with sickle cell. Through a partnership with the Morehouse School of Medicine, we are seeking to improve access with digital tools and technologies for primary care providers in underserved communities across the Southeast.

**We are engaged in research for vulnerable populations.** Recognizing there is a significant racial disparity in the use of ACE inhibitors to manage hypertension, we helped rapidly scale a 10,000-person virtual clinical trial with Yale University that found seniors taking ACE inhibitors who test positive for COVID-19 are 40% less likely to need hospitalization than those who do not.

# BUILDING HEALTHIER COMMUNITIES



At UnitedHealth Group, we combine our knowledge, experience and compassion – as a company and as individuals – to support the communities where we live and work.

Through our businesses and foundations, our social responsibility efforts seek to build healthier communities by improving health care access, affordability, experiences and outcomes. We do this through philanthropic grants, in-kind contributions and disaster relief efforts, and by supporting our employees who contribute their resources and volunteer their time to important causes around the world.

Our philanthropic giving and charitable commitments are overseen by the UnitedHealth Group Office of Social Responsibility and delivered by UnitedHealth Group, Optum, UnitedHealthcare and our charitable organizations, the United Health Foundation and the UnitedHealthcare Children’s Foundation.



**\$1.1B**  
contributed since 2000

**4.6k+**  
communities supported  
across all 50 states

**134**  
communities supported  
through charitable  
contributions greater than \$25k

## OUR IMPACT ON COMMUNITIES

Our social responsibility strategy is guided by core areas of focus including expanding access to care, building and shaping the health workforce and using data for good.



**Expanding access to care** in local communities promotes wellness, improves disease prevention efforts and helps people manage their chronic disease. Greater access to care also helps advance health equity by reducing disparities and addressing the determinants of health.

In 2020, we continued our long-standing investment in affordable housing by committing \$100 million to develop more than 1,000 new homes for seniors and families, all with connections to health and wellness services and social supports. We are also measuring the impact of connecting affordable housing with health services on residents' health and well-being.

We have awarded \$14 million to connect at-risk individuals to high-quality care through telehealth, mobile medical units, home visits and school-based care programs in multiple communities.

**Building and shaping a health workforce** that can meet the needs of patients and the health system broadly helps improve access to care and creates a better patient experience.

The United Health Foundation's Diverse Scholars Initiative is working to cultivate a diverse health workforce that reflects society by increasing the number of primary care health providers equipped to deliver more personalized, culturally competent care. Through this initiative, we provide undergraduate-, graduate- and doctorate-level scholarships to students who are pursuing a degree that will lead to a career as a primary care health professional and who indicate a commitment to working in underserved communities or community health centers.

## MEET THREE OF OUR SCHOLARS



### Vanessa Nuñez

Growing up in Dos Palos, California, Vanessa saw how individuals who were not fluent in English and lacked health insurance had difficulty accessing care. As an aspiring medical professional studying at UCLA, she hopes to help strengthen the connection between patient care and social services.



### Selome Ghebremedhin

Born in the African nation of Eritrea and raised in Dallas, Texas, Selome hopes to provide services as a pediatric dentist for those unable to afford care. She also recognizes the importance of understanding the needs of various cultures and customs.



### Mao Lin

The son of Chinese immigrants, Mao hopes to attend medical school and work as a doctor in geriatric and palliative care. He believes that better communication with individuals who struggle due to language barriers can ensure they get the care they need.

## USING INSIGHTS TO IMPROVE POPULATION HEALTH

Using data to inform health care advancements is helping the health system work better by producing insights on the nation's health.

America's Health Rankings (AHR) is the longest running state-by-state analysis of the nation's health, evaluating a historical and comprehensive set of health, environmental and socioeconomic data to determine national health benchmarks and state rankings.

We regularly release data that provides an objective measurement of each state's strengths and areas of opportunity and important insights into health differences among populations, including adults age 65 and over, women of reproductive age, infants and children and those who have served in the U.S. armed forces.

We partner with leading public health experts, academic institutions and nonprofit organizations to amplify the impact of America's Health Rankings.

For example, since 2016, we have partnered with the Military Officers Association of America, the nation's largest association of military officers, to produce a national portrait on the health and well-being of those who have served in the U.S. armed forces. This distinctive body of research has been used by policy-makers to, among other purposes, help improve the health of women veterans and active-duty service members.

**1.2M**  
people accessed AHR data in 2020, a 70% increase over 2019

## HELPING OUR EMPLOYEES IMPACT THEIR COMMUNITIES

UnitedHealth Group provides distinctive giving experiences for all of our team members to give back to the communities where they work and live, across the nation and around the world, through charitable donations and volunteering.

**During a difficult year for the Twin Cities in Minnesota** following the murder of George Floyd, we were committed to ongoing efforts to rebuild parts of the community damaged by the civil unrest. We are grateful to our employees who have volunteered their time and worked with community leaders to support rebuilding efforts.

**1.7k** employees volunteered | **19k** hours to help rebuild impacted communities in the Twin Cities

**Employee giving** is enabled through our year-round United for Giving program. We support our employees and the causes they are most passionate about by matching their contributions – dollar for dollar – to the nonprofit of their choice.

**\$48M** donated | **18k** nonprofits globally received support

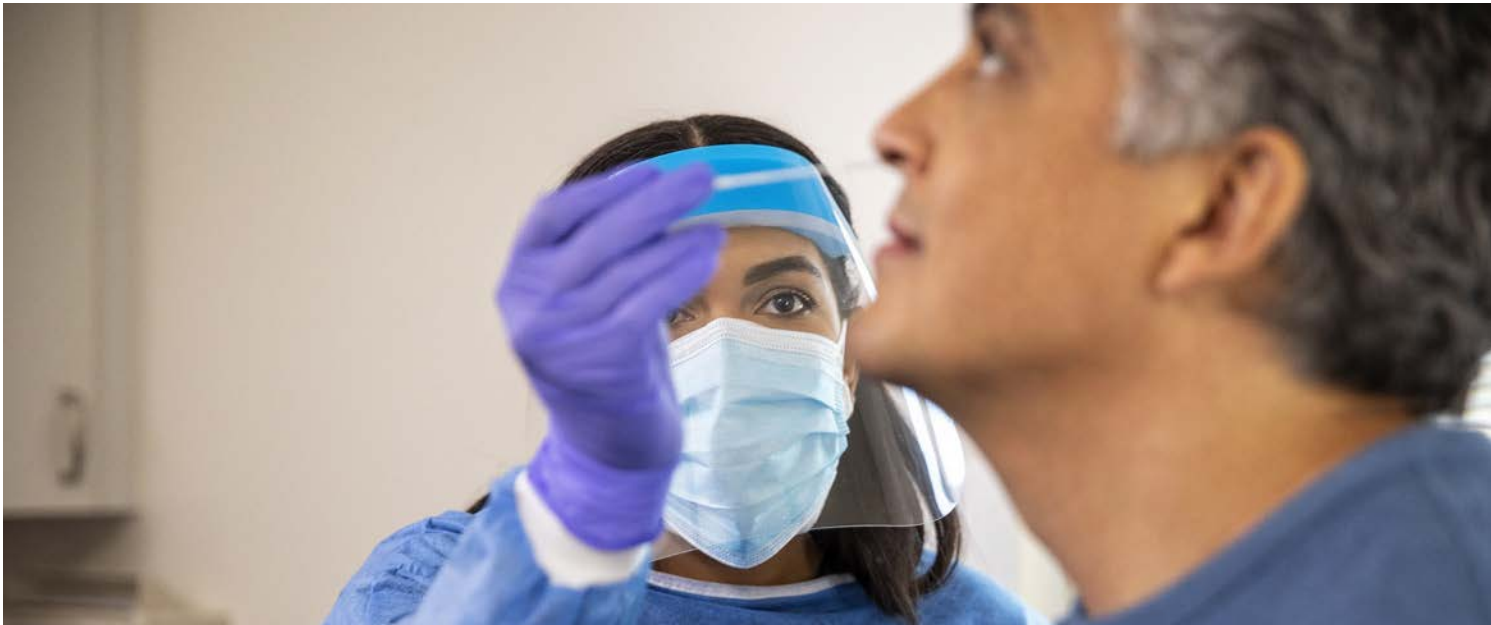
**Employee volunteering** is a unique feature of our United for Giving program. We encourage, support and reward employee community volunteer service by awarding employees who volunteer 30 hours per year with a \$500 grant to the nonprofit of their choice.

**93k** employees donated time | **2.6M** hours volunteered

**Our employee assistance fund** provides an opportunity for our team members to show compassion and provide support to their fellow colleagues during times of need.

In July 2020, we launched United for Each Other – our employee assistance fund – allowing employees to donate to colleagues impacted by natural disasters and qualifying catastrophic events, including Hurricanes Sally, Laura, Hanna and Isaias, and wildfires on the West Coast. The program is funded primarily by employee donations from across the company.

# AN UPDATE ON OUR COVID-19 RESPONSE



Since the onset of the pandemic, our highest priority has remained the health, safety and support of the communities and people we serve – including our dedicated team of 330,000 people and the heroic members of the broader health workforce around the world.

We have taken action to ensure easy access to affordable care and streamline processes for administering health care for our members, health care providers, customers, employers and consumers.

**For our members,** we provided direct customer and consumer support through premium credits, cost-sharing waivers and other efforts. We also waived all cost sharing for COVID-19 diagnosis and treatment, removed all COVID-19 prior authorizations and expanded access to virtual care by redeploying Optum clinicians to telehealth capabilities.

**\$2B**  
in direct customer and consumer support

**17k+**  
Optum clinicians redeployed to telehealth

**To support vulnerable populations** – including older adults, individuals who are uninsured, and those experiencing homelessness and food insecurity in the hardest hit communities in the United States and around the world – we provided more than \$100 million, including \$58 million in charitable contributions.

**70M**  
meals provided to those in need around the world

For example, partnering with the AARP Foundation, we provided \$5 million to support efforts to serve more than 1 million seniors experiencing food insecurity and social isolation and mobilized our cafeteria and food service teams to make meals for those in need.

OptumServe has helped provide nearly 4 million tests in underserved communities throughout the U.S. Additionally, our STOP COVID initiative focused on serving people of color by working with trusted community partners in five targeted communities to provide testing as well as wraparound support.

**STOP COVID Provided**

31k

COVID tests

23k

health and safety kits that included hand sanitizer and cloth masks

9k

food boxes



**To protect the health workforce** and support the care delivery system, we accelerated nearly \$2 billion in payments to care providers to provide needed liquidity for the health system.

Additionally, UnitedHealth Group was selected by the Department of Health and Human Services to assist in the processing and distribution of CARES Act funding to providers, which supported care-related expenses and lost revenue due to COVID-19 and helped ensure uninsured Americans received needed testing and treatment.

\$2B

in accelerated payments to care providers

\$100B+

in CARES Act funding processed and distributed to providers



**United Health Foundation Funding Provided**

1.8M

face masks

85k

surgical gowns

750k+

gloves

**To support the communities** and people we are privileged to serve, our \$58 million in charitable contributions helped at-risk populations, assisted communities and protected the health workforce. It also helped respond to urgent needs in the international communities where we operate.

Through the United Health Foundation, we contributed nearly \$5 million to the CDC Foundation, Direct Relief, the American Nurses Foundation and state-based organizations to support the nation's health workforce during the COVID-19 crisis. This funding was used to purchase and distribute personal protective equipment (PPE) to hard-hit states across the nation and support frontline health care workers.

In South America, we partnered with local governments to provide access to our hospitals, including lending nearly 300 beds for use by Brazil's public health system. We donated PPE and other supplies to communities we serve throughout Brazil as well as in Chile, Colombia and Peru.



**For our team members and their families**, we have taken steps to ensure their [safety](#), providing them with resources and support as they continue to serve the members, patients and customers who depend on us. We transitioned 90% of our nonclinical workforce to a work-at-home status while maintaining all service levels.

We also launched UnitedCARES, a high-touch support program for team members with a family member diagnosed with COVID-19, and offered emergency backup child care reimbursements and a transportation assistance allowance for those who rely on public transportation.

**We partnered with industry stakeholders**, leveraging our clinical knowledge, expertise and resources to develop new treatments, testing procedures and lifesaving equipment.

Partnering with Microsoft, we launched ProtectWell®, a return-to-workplace protocol that enables employers to bring employees back to the workplace in a safer environment.

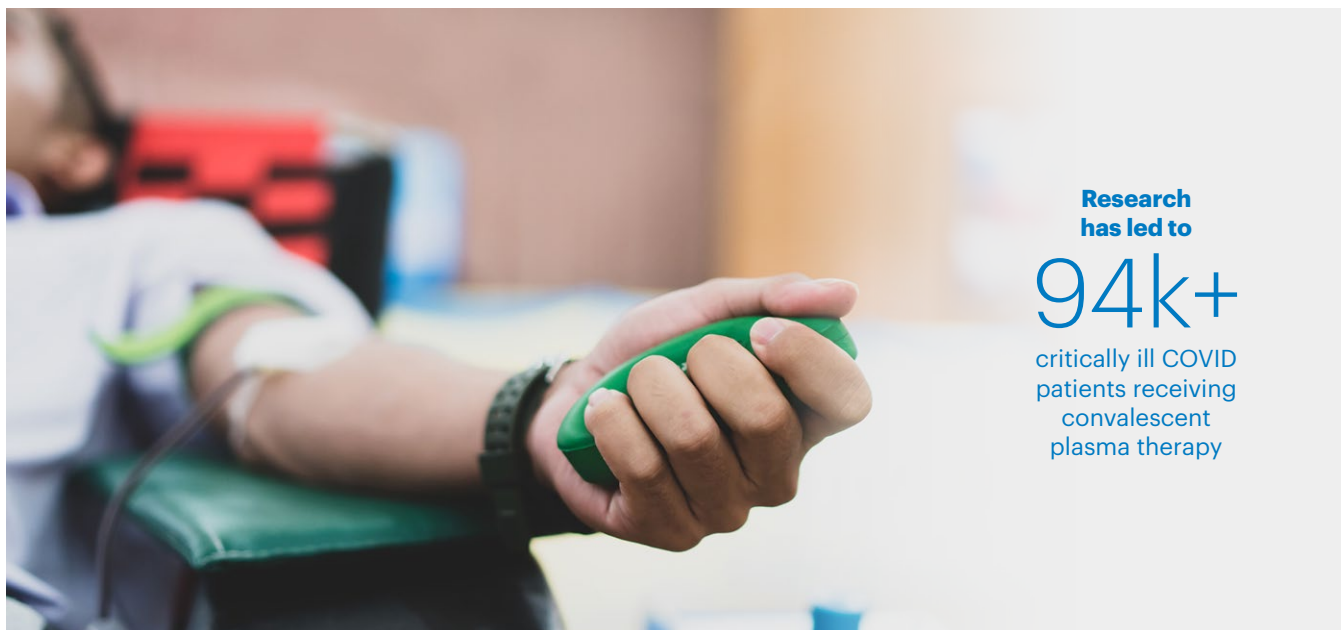
We contributed \$5 million to the Mayo Clinic as it developed treatment innovations involving convalescent plasma therapy.

We developed and tested a new FDA-approved self-administered COVID-19 swab protocol that led to meaningfully improved testing efficiency and safety and the protection of health care workers.

We collaborated with pharmaceutical partners – including Johnson & Johnson (and its Janssen Pharmaceutical Companies) and Eli Lilly – to boost vaccine and treatment research efforts.

We deployed senior executives to support major scientific discovery and relief efforts, including providing assistance to the World Health Organization in the development of a global strategy for vaccine discovery and distribution, and developing and deploying a field-based hospital system in New Jersey.

100k+  
people and ~500  
companies used  
ProtectWell in 2020



Research  
has led to  
94k+  
critically ill COVID  
patients receiving  
convalescent  
plasma therapy

# PUBLIC POLICY

**UnitedHealth Group engages in efforts to help shape and inform public policy decisions that ensure all people have access to high-quality, affordable health care. Our participation – including making political contributions – is designed to improve the health care system and positively impact the people we are privileged to serve, our employees and shareholders.**



## OUR ENGAGEMENT

Our public policy engagement is focused on addressing the most pressing health care challenges and opportunities in the communities where we live and work. Public policy efforts are led by UnitedHealth Group's External Affairs organization, with engagement and partnership across UnitedHealth Group, including the Optum and UnitedHealthcare businesses. We engage government officials at the federal, state and international levels, serving as a trusted and solutions-oriented voice in the important discussions about health care reform and modernization.

Overall, key areas of focus include:

- Developing and advancing public policy solutions.
- Conducting internally generated research to provide key insights on the most pressing issues facing the health system.
- Partnering with leading academic institutions to work jointly on health care research and data analysis efforts.
- Fostering strategic partnerships with key stakeholders on policy and advocacy initiatives.



## OUR PRIORITIES

We are committed to helping ensure every person has access to high-quality, affordable health care that meets their unique health care needs and financial means. We support solutions that build on the strengths of today's health system and leverage innovative, proven, private-sector approaches and successful public-private partnerships. Our priorities include:

**Achieving Universal Coverage** by strengthening and expanding existing coverage options and public-private partnerships. We believe that the 29 million uninsured individuals in the U.S. can be covered through Medicaid, exchanges and the individual market.

**Improving Health Care Affordability** with the goal of reducing health care costs for consumers, employers, governments and the broader health care system. We believe this can be accomplished through a series of solutions, including transitioning to value-based care, addressing the high cost of prescription drugs and delivering more care at lower-cost sites of service with better clinical outcomes.

**Enhancing the Health Care Experience** by expanding the use of secure digital tools that deliver personalized, actionable cost and quality information, streamlining and standardizing quality measurement and increasing workforce capacity by amending state and federal scope of practice laws.

**Achieving Better Health Outcomes** by improving care quality to reduce the burden of disease. We believe improved health outcomes can lower health care costs by 40% by compensating providers for cost-effective, high-quality care, promoting evidence-based clinical approaches to care delivery and improving health literacy.

Additional public policy information can be found in [The Path Forward](#) on UnitedHealth Group's website.

## POLITICAL CONTRIBUTIONS

Political contributions are part of our efforts to advance solutions intended to ensure all people have access to high-quality, affordable health care. Our Political Action Committee is managed by a long-established governance process that includes a thorough review and approval of each contribution, and public disclosure of contributions in accordance with our [Political Contributions Policy](#), including publishing semiannual political contribution reports on our website. The Board of Directors' Public Policy Strategies and Responsibility Committee has oversight of political contributions and our advocacy efforts.



# OUR PEOPLE AND CULTURE



## CELEBRATING OUR PEOPLE, IDEAS AND EXPERIENCES, AND CREATING A CULTURE OF INCLUSION AND DIVERSITY.

UnitedHealth Group's mission – to help people live healthier lives and help make the health system work better for everyone – is advanced and enabled through the dedication and commitment of our 330,000 team members globally. We are united by our culture and values – integrity, compassion, relationships, innovation and performance. We strive to create an inclusive and engaging environment in which people can do their life's best work, enabling healthier lives and helping to create a modern, high-performing health system.

To ensure our people flourish, we take a data-driven, science-based and human-centered approach to attracting, developing and retaining the world's best diverse talent.

### WHAT WE'RE FOCUSED ON:

**Fostering an inclusive, equitable and diverse environment** where all team members are appreciated, valued and able to reach their full potential.

**Sustaining high performance and resilience** by supporting employee well-being and rewarding and recognizing outstanding performance.

**Developing and growing our talent** with robust virtual onboarding and digital self-assessment tools.

# FOSTERING AN INCLUSIVE AND DIVERSE ENVIRONMENT

Fulfilling our mission and long-term strategy begins with an inclusive, equitable and diverse culture, and a workforce reflective of the communities and people we are privileged to serve. We are committed to advancing inclusion and diversity by fostering a culture where all team members are appreciated, valued and able to reach their full potential.



## LEADERSHIP ACCOUNTABILITY

At UnitedHealth Group, we approach inclusion, equity and diversity like any other business priority, with clear leadership accountability and a data-driven approach to setting priorities and measuring progress.

**We formed the Equity Advancement Board (EAB)** in 2020, comprised of senior leaders from across the company who guide our strategy to advance equity at UnitedHealth Group. The EAB works in collaboration with our Culture, Inclusion & Diversity (CID) Center of Excellence, our Human Capital organization and our internal CID business councils to enable a more diverse health workforce and support the communities we serve.

**We monitor our progress** toward growing employee representation of women globally and people of color in the United States. We leverage insights from our employee surveys to improve hiring, development, engagement and retention of our talent. In 2020, our Performance Data provides more transparency on our workforce with enhanced data reporting on people of color and external hiring.

## CREATING SHARED UNDERSTANDING

At UnitedHealth Group our mission calls us, our values guide us, inclusion and diversity fuels us, and our culture brings us together.

To foster a culture of inclusiveness, we promote education, ongoing dialogue, connection and awareness to mitigate the effects of unwelcome bias and support an environment where every employee can bring their authentic self to work.

**A dedicated learning system reaches all employees** to help build greater knowledge and awareness of inclusion and diversity, create personal connections and develop new skills. In support of Our United Culture, in 2020 we introduced a new digital platform to meet the demands of a remote workforce during COVID-19. The program reinforces our culture, with new content including topics such as unconscious bias, allyship, resilience and resourcefulness, and job calling and purpose.

**Our Culture Ambassadors** bring our culture to life through enterprisewide training, initiatives and social responsibility events that promote living our values, connecting our talent and supporting our mission.

**Our United Culture**

~500  
leaders participated  
in 2020

30k+  
Culture Ambassadors, a  
16% increase from 2019

62%  
experienced a greater  
sense of belonging

## CONNECTED COMMUNITIES

**We launched Connected Communities**, our companywide employee resource groups. These all-inclusive communities support employees by enabling them to connect with colleagues who have the same – or different – life experiences and backgrounds. Facilitated by a digital platform, the program empowers our team members to connect, collaborate, share experiences and support one another.



**African American Experience**



**Asians United**



**Disability Inclusion**



**Pride at UHG**



**Unidos (Hispanic and Latin descent)**



**U.S. Military, Veteran Team Members and Spouses**



**Women LEAD**



**Working Parents United**

## ENHANCING DIVERSITY SOURCING AND TALENT STRATEGIES

We continuously seek to improve our efforts to increase diversity in our workforce, anchored by successful programs that recruit team members and leaders who are women, people of color, military members and veterans, LGBTQ+, people of all ages, and people with disabilities.

We are enhancing racial and ethnic diversity partnerships with a broad range of organizations, including the Executive Leadership Council, Prospanica, National Black MBA Association, National Association of Hispanic Nurses and Advancing Minorities' Interest in Engineering. These partnerships support the development and mentorship of diverse talent pipelines and connect new sources of talent to career opportunities in our workforce.

**Through a partnership with INROADS** – a nonprofit that helps identify, accelerate and elevate the development of underrepresented talent – UnitedHealth Group places diverse college students from across the country in impactful internship positions throughout our company in areas such as finance, sales, technology, marketing and human capital.

**Our Disability Inclusion Internship Program** provides individuals of all disabilities meaningful employment opportunities. The Disability Equality Index® named UnitedHealth Group one of the best places to work for disability inclusion in 2020. Earning a top score reflects the company's strong alignment with leading disability inclusion practices and the opportunity to go even further with our efforts.

**We recruit active-duty and veteran members** of the military and their spouses through programs, partnerships and events. The partnership with the Department of Defense SkillBridge Program and our UnitedHealth Group Military Fellowship program provides career skills training and workforce reintegration to transitioning active-duty service members.

**We support the LGBTQ+ community** by investing in organizations such as Reaching Out MBA (ROMBA) and Proud to Work. UnitedHealth Group earned a 100% rating in the Human Rights Campaign Foundation's 2020 Corporate Equality Index and was designated as one of the Best Places to Work for LGBTQ Equality.

**We create opportunities for students** with diverse backgrounds to begin their careers at our company and see firsthand how they can contribute to the future of health care through career development and internship programs.



### INROADS

95

students from historically underrepresented backgrounds interned with UnitedHealth Group in 2020

### Student Opportunities

~800

interns from approximately 200 colleges and universities participated in our Enterprise Internship Experience

### Military Fellowships

68%

of fellows converted to employees

269

interns participated in our Technology Development Program globally

93%

retention rate

75

interns participated in our graduate level internship program



## SUPPORTING PAY EQUITY

We are committed to and continue to prioritize [pay equity](#) for all employees. Fair and equitable compensation practices within a pay-for-performance framework support our culture and are critical to achieving our mission.

We continue to work with independent, third-party experts to perform reviews of our compensation practices and evaluate pay equity in several respects, including by gender, ethnicity and race.

A 2020 review of our integrated workforce – including our global operations – indicates females earn \$1 for every \$1 males earn performing similar work at similar levels. In addition, people of color in the U.S. earn \$1 for every \$1 white employees earn performing similar work at similar levels.

In addition, to prevent pay inequities at hire, we do not ask candidates in the U.S. about salary history during the hiring process. This practice helps us remove any bias that can come from the crafting of initial compensation packages based on salary history.



# SUSTAINING HIGH PERFORMANCE, WELL-BEING AND RESILIENCE

We foster an environment in which our team members can do their life’s best work in service of the communities and people we serve.

Our team members bring their whole selves to fulfill our mission. In return, we actively support our colleagues in every facet of their lives – from their well-being and resilience to rewarding and recognizing outstanding performance.

## IMPROVING HEALTH AND WELL-BEING

**Our Rewards for Health Program** supports the health journeys of our employees and their families with incentives to take positive actions to improve their health.

### Rewards for Health Program Outcomes



## MENTAL HEALTH AND RESILIENCE

We take a holistic approach to our employees’ health, supporting both their physical and mental health.

**All employees have access to Optum’s Sanvello®** – a digital tool for stress, anxiety and depression – which offers a variety of virtual mental health support including self-care, peer support, coaching and therapy.

To support our clinical workforce, we introduced several programs to specifically address emotional well-being, resilience, burnout prevention and collaboration within the clinical environment, recognizing the added stress of caring for patients during a global pandemic.

# DEVELOPING AND GROWING OUR TALENT

Helping to create a modern, high-performing health system requires a workforce that is constantly learning and innovating. Career pathing needs to start early, with robust virtual onboarding and digital tools for self-assessment, development planning and learning to help our team members grow their careers at UnitedHealth Group.



## Our talent development initiatives

provide employees with self-assessment tools, learning experiences, formal and informal education, mentoring opportunities and rotations to grow their skills and careers.

These programs offer curated and experience-based learning opportunities that leverage artificial intelligence and machine learning to identify and provide individualized development opportunities. We offer robust career development through our Center for Clinical Advancement, Optum Tech University, Technical Leadership Development, and investments in the training and development of our team members.

## Our Common Language of Leadership

(CLL) provides a vocabulary to describe the behaviors necessary for success, ensuring we have a shared language to objectively define our expectations for leaders to identify, develop and deploy talent.

Employees use a web-based application to self-assess their skills and behavioral practices and our proprietary system uses algorithms to present them with the best development pathways based on their individual results and needs. This common language is woven into our processes for identifying, selecting, rotating, developing and rewarding talent across the organization.

## Common Language of Leadership

# 151k

employees completed a self-assessment to identify strengths and opportunities

# 67k

employees received feedback from their manager about their skills

# 119k

employees have created a career goal in their Development Action Plan



# RESPONSIBLE BUSINESS PRACTICES



## MORE THAN 40 YEARS OF DEVELOPING STRONG AND EFFECTIVE GOVERNANCE PRACTICES

UnitedHealth Group's ability to help in the development of a modern, high-performing health system is supported by the management structure and responsible business practices we have developed over our more than 40-year history.

Our principles of ethics and corporate governance outline the behaviors and responsibilities that provide the foundation for our actions, how we protect the data with which we are entrusted, and the expectations we set for our suppliers. These practices ensure we are working to achieve our mission in a manner consistent with our values and those of society at large.

### WHAT WE'RE FOCUSED ON:

**Maintaining strong and effective corporate governance** to drive sustained shareholder value and respond to the interests of our shareholders.

**Adhering to our values** through ethics and compliance that guide our behavior and help us remain a trusted partner.

**Maintaining data privacy and cybersecurity**, recognizing our obligation to build and maintain the trust and confidence of our stakeholders and customers, ensuring we can protect the information for all those we serve.

**Partnering with suppliers** to maximize value in our supply chain to ensure we buy the right goods and services, from the right suppliers, for the right price, in a timely manner.

**Committing to supplier diversity** by developing a supplier base that reflects the communities and customers we are privileged to serve.

# CORPORATE GOVERNANCE

**Strong and effective governance practices are essential to UnitedHealth Group’s long-term value creation. Our board has enhanced governance policies over time to align with best practices, drive sustained shareholder value and be responsive to the interests of our shareholders.**

**To strengthen our governance, the Board of Directors’ Nominating and Corporate Governance Committee reviews corporate governance practices at least annually and recommends modifications to the board for approval.**

Additional information on our corporate governance policies and board committees is available in our [proxy statement](#) and on our [Corporate Governance webpage](#).

**We believe an effective board** consists of a diverse group of individuals who bring a variety of complementary skills and a range of personal and business experience to their positions. The collective experience of our directors covers a wide range of geographies and industries including health care and clinical practice, insurance, consumer products, technology, capital markets and financial services, and roles in academia, corporate governance, government and business leadership. Our directors may serve on no more than three other public company boards and our CEO may serve on no more than one other public company board.

We also strive to maintain a balance of tenure on the board. Since January 2017, six new directors have been appointed and five directors have retired. Independent board leadership is another important component of our governance structure. We separate the positions of CEO and chair, and our bylaws require the company to have either an independent chair of the board or a lead independent director.

**We value and respect the rights of our shareholders** and have implemented strong shareholder practices. Our directors are elected annually by a majority vote of our shareholders. UnitedHealth Group does not have a dual class share structure and we have no supermajority shareholder approval provisions, as each share of common stock is entitled to one vote.

We do not have a shareholder rights plan, commonly referred to as a “poison pill.” Shareholders have the right to call a special meeting and to act by written consent. Our bylaws also contain proxy access with standard market provisions.

**UnitedHealth Group has a long-standing commitment to sustainability.** The Public Policy Strategies and Responsibility Committee oversees UnitedHealth Group’s public policy, health care reform and modernization activities, political contributions, and sustainability and social responsibility initiatives. The executive vice president of Corporate Affairs has management responsibility for these activities and engages external stakeholders on ESG initiatives.



# ETHICS AND COMPLIANCE

At UnitedHealth Group, we understand our tremendous responsibility to do what is best for the health and well-being of the millions of people we are privileged to serve. Our values – integrity, compassion, relationships, innovation and performance – guide our behavior and help us maintain the trust that comes with this responsibility.

By adhering to our values, we are well-positioned to achieve our mission to help people live healthier lives and help make the health system work better for everyone.



Our **Code of Conduct** provides guidelines for helping us sustain the highest possible standards of ethical behavior. The code sets expectations for ethical conduct across our company, including:

- Integrity
- Accountability
- Fair Competition and Fair Dealing
- Privacy and Information Security
- Our Assets and the Environment
- Government Interactions
- Communications
- A Safe and Supportive Working Environment

**UnitedHealth Group's Compliance and Ethics Office** maintains our Code of Conduct, reviewing it regularly to ensure continued support of our commitment to integrity and good corporate conduct.

Collectively, the expectations set forth in our Code of Conduct provide a clear guide for our employees to navigate potentially challenging ethical situations, including corruption and bribery, discrimination, confidentiality of information, conflicts of interest, and anti-competitive practices. The Code of Conduct applies to all employees, contractors and subsidiaries. New team members are required to complete training on the code as part of their onboarding, and employees confirm annually they have read the code and will adhere to its principles.

**Senior leadership oversees** our Compliance and Ethics program and provides regular reports to the Audit Committee of the UnitedHealth Group Board of Directors that detail performance on key ethics and compliance indicators. UnitedHealth Group's Internal Audit & Advisory Services department provides objective audit and advisory services that identify and mitigate risks throughout the company including periodic audits of the Compliance and Ethics program.

**98%**  
of employees  
annually attest to the  
Code of Conduct

## COMPLIANCE AND ETHICS POLICIES AND RELATED DOCUMENTS

UnitedHealth Group maintains internal policies at the enterprise, business segment and department levels that provide more specific direction beyond the core elements of the [Code of Conduct](#). Examples of key Compliance and Ethics policies include:

- Anti-Corruption Policy
- Anti-Kickback Policy
- Anti-Trust Policy
- Conflicts of Interest Policy
- Economic Sanctions and Sanctions Monitoring Policy
- False Claims Acts Compliance Policy
- Gifts and Entertainment Policy
- [Human Rights Policy](#)
- [Environmental Health and Safety Policy](#)
- Insider Trading Policy
- Interactions with Pharmaceutical, Medical Device or Biotech Manufacturers, Wholesalers or Distributors
- Non-Discrimination Policy
- Non-Retaliation Policy
- [Personal Information Privacy and Data Protection](#)
- Reporting Misconduct
- [Political Contributions Policy](#)
- Outside Directorships Policy
- [Related-Person Transactions Approval](#)
- Social Media Policy and Guidelines
- [Statement of Ethical Marketing](#)
- Travel and Expense Management Policy
- U.S. Federal Government Contracting Policy

**We encourage our employees to speak up** if they see an apparent violation of company policy, laws, regulations or contractual obligations. We provide many ways to report ethical, legal, regulatory and policy concerns, including the Compliance and Ethics HelpCenter. Any team member or outside party can report ethical concerns through the HelpCenter anonymously, where permitted by law, and is protected from retaliation whenever they report a concern in good faith. Reports are reviewed, analyzed and investigated by the appropriate individuals within UnitedHealth Group.

**Our communications** with customers, members, employees, clinicians and other stakeholders reflect our values and commitment to high standards of personal and institutional integrity. Our sales and marketing activities serve our business objectives, foster enduring relationships with our stakeholders, and build trust one person at a time. Our reputation stands upon the relationships we maintain with the public, the media and those who interact with our company.

**Our marketing materials** are reviewed for accuracy and clarity and for compliance with applicable laws and regulations, such as the Medicare Communications and Marketing Guidelines established by the U.S. Centers for Medicare & Medicaid Services. These materials seek to contain straightforward descriptions of the services we offer so our members can make informed decisions about their health care.



# DATA PRIVACY AND CYBERSECURITY



**We believe health care data and related information should be used solely for the purposes of improving individual health, advancing health system performance and to aid in new health care discoveries.**

**While health care data and information are critical to our ability to serve our customers and the health system, this information is highly sensitive and personal. As a result, we have an obligation to build and maintain the trust and confidence of our customers and stakeholders, ensuring we can protect the information for all those we serve and fulfill our obligation to appropriately and properly use this information. The primary tools we use to fulfill these obligations are our cybersecurity and privacy and data governance programs.**

**UnitedHealth Group manages cybersecurity** and privacy and data governance through a framework that provides our team members with training and resources that support their day-to-day activities, assesses the risks our company faces and establishes policies and safeguards to protect our systems and the information of those we serve.

Our Code of Conduct outlines our commitment to protecting the information with which we are entrusted.

Supported by a comprehensive set of principles, our policies and programs describe appropriate uses of data and the safeguards that protect the confidentiality and integrity of our systems, including:

- Enterprise information security policies.
- An enterprise resiliency and response program.
- An incident management program that encompasses cybersecurity, privacy and compliance obligations.
- [Privacy and data protection policies](#), including guidance on information handling.
- An enterprise data governance program, including related policies.
- Enterprise risk management and information risk analysis programs.
- The Safe with Me employee training and awareness program.

UnitedHealth Group's chief information officer, chief privacy officer and chief information security officer are responsible for administering our data privacy and security programs. The Audit Committee of the Board of Directors receives regular updates on critical issues related to our information security risks, cybersecurity strategy and business continuity capabilities.

We are establishing a Cybersecurity Leadership Council (CLC) to enable aligned executive ownership and delivery of information security initiatives across UnitedHealth Group. The chief information officer of each line of business or a chief information security officer will sponsor each initiative and lead implementation. The CLC will oversee analysis, risk tolerance, policy, funding and implementation of information security initiatives, and the transition to standard operating processes to ensure sustainability.

**We regularly evaluate the security maturity** of our systems. This assurance program includes vulnerability assessments and penetration tests conducted by our internal team and qualified external assessors. These efforts allow us to identify operational and design risks and vulnerabilities in our systems. We use these tests to help us identify opportunities to address emerging security threats and improve the security of our systems as we continually work to enhance our ability to protect the information and data to which we have access.

Annually, we conduct an enterprise information risk assessment (EIRA) in conjunction with UnitedHealth Group's overall enterprise risk management assessment. In the EIRA, we complete a comprehensive review of internal and external threats and evaluate changes to the information risk landscape to inform the investments and program enhancements we will make in the coming year.

Our IT infrastructure and information security management system have been audited by external auditors in the last fiscal year – including HITRUST CSF – and through internal audits.

**We believe protecting personal health information is the responsibility of the entire health care system.** In 2008, UnitedHealth Group entered into a partnership with organizations from across our industry to develop a common security framework for the health care industry. The result of this collaboration is the HITRUST Risk Management Framework, which combines best practice standards from frameworks such as HIPAA, ISO, EU GDPR, NIST and PCI to provide a scalable, risk-based certification for health care organizations and organizations that participate in the health care supply chain. UnitedHealth Group uses this framework in conjunction with other vulnerability and risk assessments as part of our continuous monitoring framework to assess our key application and technical systems and continually enhance our cybersecurity practices.

# SUPPLY CHAIN MANAGEMENT

UnitedHealth Group partners with suppliers who are integral to helping us achieve our mission. [Our supply chain](#) consists of two distinct supplier bases: direct and indirect suppliers. UnitedHealth Group purchases pharmaceuticals and health care products through our direct suppliers and other goods and services through our indirect suppliers.

Our procurement departments collaborate with our business segments to identify, engage and manage our supplier base to meet business objectives, enable growth and mitigate risk for UnitedHealth Group and the individuals we serve. We maximize value in our supply chain by creating competitive markets for our internal business needs to ensure we buy the right goods and services, from the right suppliers, for the right price, in a timely manner.

**UnitedHealth Group executes an enterprisewide Supplier Risk Management Program** that is centrally managed by our Enterprise Sourcing & Procurement (ES&P) team. This program provides the structure and framework for supplier risk management and includes a set of common standards, including regulatory and compliance requirements, applicable to suppliers that participate in the health care value chain.

Because UnitedHealth Group is entrusted with the protection of individuals' most sensitive and personal health data, we place the utmost importance on protecting our data and information systems. We require suppliers with access to our information systems, customer data or health plan member data to have the appropriate security controls in place prior to doing business with us, including maintaining their HITRUST certification or an acceptable third-party validated assessment.

**We ensure our suppliers meet our performance expectations** through a systematic Supplier Performance Management Program that monitors our most critical suppliers' performance on a monthly basis on contractual Service Level Agreements related to service delivery, quality and value delivery.

Data-driven supplier performance scorecards are shared quarterly with executive leadership to identify performance trends and areas of opportunity in order

to develop improvement plans for underperforming suppliers. Suppliers are evaluated on criteria such as financial stability, cybersecurity and regulatory compliance, organization resiliency, diversity participation and NPS.

**We are adding value and reducing costs in the health care supply chain.** Pharmacy is the most frequent touch point in health care. OptumRx works directly with pharmaceutical manufacturers to secure discounts that lower the overall cost of medications and create tailored formularies – or drug lists – to ensure people get the right medications. We then negotiate with pharmacies to lower costs at the point of sale.

**We also operate prescription home delivery** – which has led to 20% better medication adherence – provide multidose packaging and function as a specialty pharmacy and infusion provider. We work directly with drug wholesalers and distributors to ensure consistency of the brand and generic drug supply, and a reliance on that drug supply.

We engage our suppliers and business partners to reduce the environmental impact of our supply chain and ensure efficient distribution and logistics. We formally review the sustainability practices of our most critical suppliers to identify supplier policies and goals for waste and carbon reduction, recycling and other sustainability measurements.

# SUPPLIER DIVERSITY

UnitedHealth Group's supplier diversity demonstrates our commitment to developing a supplier base that reflects the communities and customers we are privileged to serve. Fulfilling this commitment helps drive value creation for our businesses, positively impacts the communities we serve, and allows us to extend our societal impact beyond our members and customers.



**Supplier diversity is managed by our ES&P team.**

Every request for proposal (RFP) managed by the Enterprise Sourcing & Procurement (ES&P) team targets inclusion of at least one diverse supplier, where available. RFPs are evaluated through a balanced scorecard that considers supplier diversity alongside key factors such as cost, quality and service delivery. In addition, supplier diversity objectives are built into the development strategies and the annual performance objectives for all categories managed by the ES&P team.

Our ES&P team works to identify opportunities for certified minority-owned, women-owned, veteran-owned, disability-owned, LGBTQ+-owned and other historically underutilized businesses. We also work with state and local governments, minority business groups and nonprofit organizations to identify sourcing opportunities for diverse suppliers where possible.

We extend our supplier diversity efforts deeper into our supply chain by working with Tier 2 suppliers. Participating suppliers are expected to incorporate supplier diversity into their own sourcing practices. We receive a supplier diversity spending report from each participating supplier on a quarterly basis.

**Diverse suppliers played a notable role in supporting our STOP COVID initiative** by securing much needed PPE and providing print and fulfillment services, public relations support and temporary labor resources for underserved communities affected by COVID-19.

We developed a pro bono accelerator model to build the capacity of diverse suppliers, with the goal of growing their business with us, as well as other companies. In 2020, we piloted the program with Bracane, a Black- and woman-owned consultancy focused on clinical research in minority populations and health disparities. Through this partnership, Bracane was better positioned to help more clients create an equitable care environment and increase their own revenue growth. We plan to expand this program in 2021 and beyond.

Additionally, over the past two years, we've established a Supplier Diversity Ambassador Program, a cross-functional working group of business partners who help to build awareness of the value of supplier diversity and drive greater use of diverse suppliers across our company. Since its inception, the program has helped increase centrally managed spend with diverse suppliers by 10% annually.



**Over the past decade**, UnitedHealth Group has spent over \$3.5 billion with diverse suppliers.

We have conducted an impact assessment of our diverse supplier spending to better understand how our efforts are supporting local communities. This study considers the direct economic impact our spending has on suppliers, the indirect impact our suppliers have on their suppliers and the impact our investments have on the communities where our suppliers operate.

In 2021, we're excited to host our inaugural Diverse Supplier Summit, at which external partners can learn more about our company and connect with our business and procurement community, as well as our prime suppliers who are also interested in engaging with diverse suppliers.

**In 2020 our direct spending on diverse suppliers resulted in**

**\$1.1B**

in revenues earned by businesses in our diverse supply chain

**8.2k+**

jobs supported

**\$443M\***

in employee wages

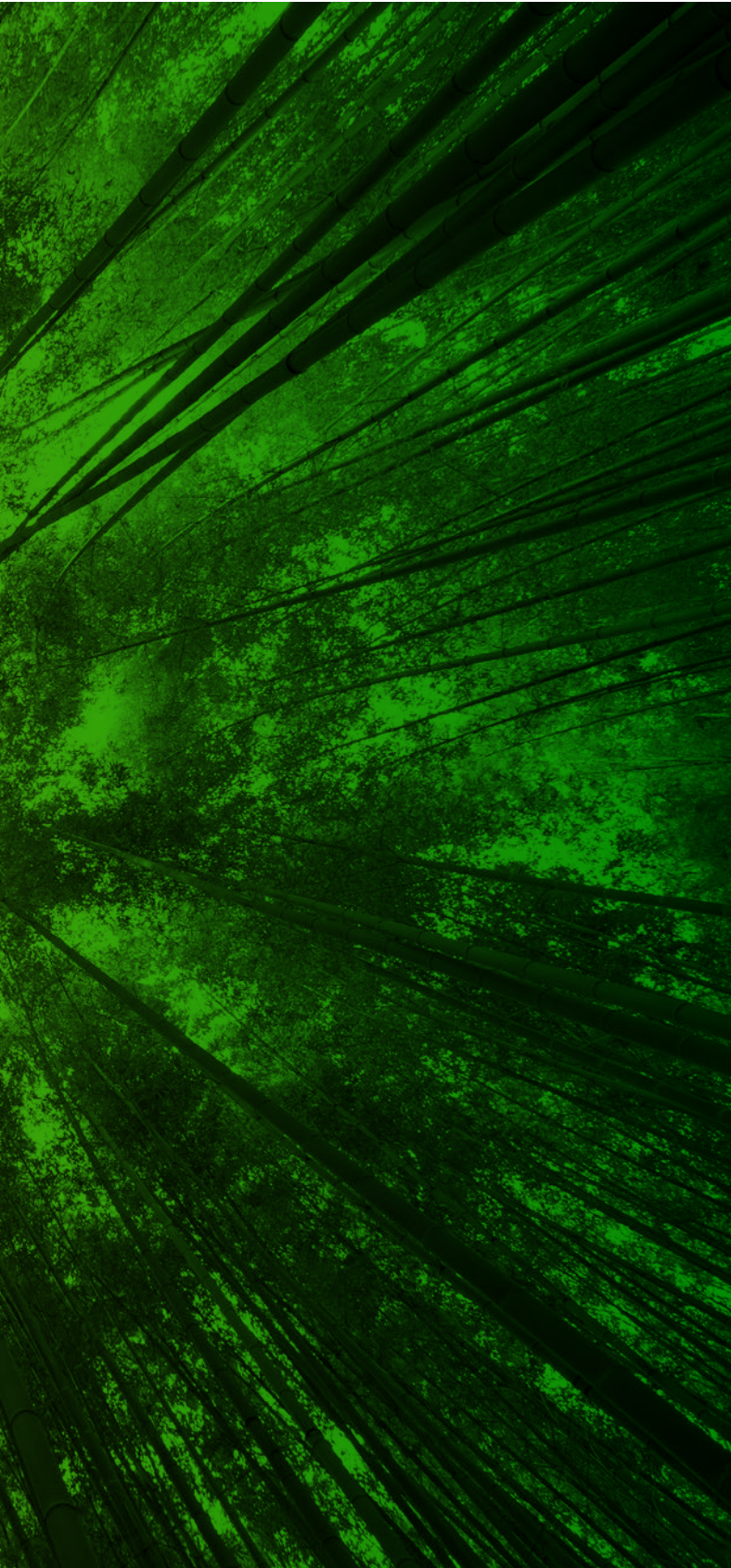
## SUPPLIER DIVERSITY PARTNERSHIPS AND RECOGNIZED CERTIFICATIONS

- National Minority Supplier Development Council and 23 Regional Affiliates
- Women Business Enterprise National Council and 14 Regional Partner Organizations
- U.S. Department of Veterans Affairs
- National Veterans Business Development Council
- Disability:IN
- National LGBT Chamber of Commerce
- National Association of Women Business Owners
- Diversity Alliance for Science

\*Economic impact modeling developed by Supplier.IO based on an analysis of data provided by UnitedHealth Group and information from additional sources.



# ENVIRONMENTAL HEALTH



## RECOGNIZING THE ROLE THE ENVIRONMENT PLAYS IN THE HEALTH OF EVERY COMMUNITY

At UnitedHealth Group, we understand the important role the environment plays in the health of every community. We believe the environment is a key part of what makes the communities in which we live and work sustainable, viable and healthy. We also appreciate that a changing environment can impact our ability to accomplish our mission.

We value and promote genuine, environmentally responsible behaviors on behalf of our company, our employees and our partners in the communities we are privileged to serve. And we behave in a way that will reduce our environmental footprint by taking meaningful and transparent actions.

### WHAT WE'RE FOCUSED ON:

**Maintaining sound governance** and oversight of our environmental management efforts.

**Minimizing our impact on the environment** by reducing our carbon footprint, efficient water and energy usage, comprehensive waste management programs and employee engagements.

**Engaging our stakeholders** – including team members and partner organizations – to promote and practice environmental responsibility.

# ENVIRONMENTAL GOVERNANCE



**Our environmental management efforts are overseen by UnitedHealth Group’s chief financial officer and senior vice president of Corporate Services. The Public Policy Strategies and Responsibility Committee of the Board of Directors oversees our [Corporate Environmental Policy](#).**

The vice president of Operations and Facilities Management is responsible for goal setting, strategy development, performance and risk management, project execution, reporting and leading our Environmental Management team – a cross-functional working group including representatives from Enterprise Real Estate Services, Enterprise Sourcing & Procurement, Enterprise Health & Safety, Enterprise Resiliency and Response, Corporate Affairs, Human Capital, Legal and representatives from our Optum and UnitedHealthcare businesses.



# MINIMIZING OUR IMPACT ON THE ENVIRONMENT

UnitedHealth Group is committed to transparently minimizing our company's **environmental impact** by reducing our carbon footprint, ensuring efficient use of water and energy, developing and implementing comprehensive recycling and waste management programs, and engaging our employees and partners in thoughtful, goal-based environmental stewardship.

**Reducing carbon emissions** has been a long-standing priority for our company. Our global energy conservation program is a fundamental part of our carbon emissions reduction strategy, focusing on the integration of core sustainability principles in the management of our global real estate portfolio.

Our 2020 reported annual carbon emissions data is the most comprehensive to date and includes integrated global real estate operations in the United States, the Republic of Ireland, the United Kingdom and the Asia-Pacific region.



**To implement low cost/no cost energy conservation projects** and to identify capital investment opportunities, our facilities management team works in partnership with the Environmental Management Team. For instance – at the Optum Headquarters in Eden Prairie, Minnesota – our upgrade of fluorescent lamps to LED has helped to reduce our overall electricity usage.

Additionally, we strive to apply high-performance design and construction best practices across our real estate portfolio.

8k

fluorescent lamps upgraded to LED at the Optum headquarters

427k

kWh reduction in annual electricity use due to Optum lamp upgrades

2.7M

square feet of LEED certified facilities across UnitedHealth Group's portfolio

**We identify water efficiency opportunities** through construction standards that routinely incorporate water efficient fixtures and fittings for planned projects. In response to COVID-19 and with a special focus on employee health and well-being, we deployed touchless fixtures and upgraded restrooms across the U.S.

**80%+** of our managed U.S. sites meet LEED criteria, achieving our water efficiency goal

**4k** touchless fixtures installed at sites across the U.S.

**155** sites received restroom upgrades



**Diverting waste from landfills** and minimizing waste generated in our operations help reduce our impact on the environment. In 2020, we completed our Twin Cities Waste Pilot Program that implemented back of house composting and more sustainable USDA Certified Biobased and Green Seal Certified brown paper towels at our Eden Prairie and Minnetonka, Minnesota, sites.

Across six sites in California we also implemented front of house composting, which included adding compost bins to employee breakrooms and cafés. These best practices will be deployed to our Eden Prairie and Minnetonka sites.

Bevi flavored-water dispensers were installed across U.S. locations as part of Stride – our internal employee well-being program – which reduced the use of single-use beverage containers.

**4.7M** estimated single-use bottles saved since 2019 by installing water dispensers

**We are managing and reducing paper-based waste** generated from our business operations through Shred All, our confidential paper recycling program, as well as investments in digital capabilities that help us reduce paper use in our business operations.

We've implemented a multiyear project to reduce the quantity of printers at administrative office locations. In 2020, we also deployed new employee productivity tools to help enable more efficient and digitally focused solutions.

Our members can opt in to receive digital communications for informational letters, explanation of benefits and health statements. Beyond reducing paper-based communications, those who opt in receive communications more quickly and via their preferred method.

**4.9k** tons of paper destroyed and recycled in the U.S. in 2020

**83k** trees saved in 2020

# ENGAGING OUR STAKEHOLDERS

UnitedHealth Group is committed to engaging our stakeholders – which include our team members and partner organizations – in our efforts to promote and practice environmental responsibility.



**Our culture empowers team members** to engage in actions to preserve the environment, conserve natural resources and reduce energy in our business operations. United for the Planet – a team initially formed by employees in Eden Prairie, Minnesota, to identify and implement environmental programs in the workplace – expanded nationwide in 2020 and participation grew nearly eightfold.

The United for the Planet team helped build the framework for location-based landfill diversion goals and provided employee education to help with initiatives such as expanding food and paper towel composting and recycling best practices.

Our United for the Planet team grew to

**300+**

employees in 2020  
from 40 in 2019

# PERFORMANCE DATA



## OUR PEOPLE & CULTURE<sup>1</sup>

	2018	2019	2020
Global Workforce	300k	325k	330k
Employee Engagement <sup>2</sup>	83%	NA	NA
Employee Experience <sup>2</sup>	NA	71%	76%
Employee Volunteer Hours	2.5M	2.6M	2.6M
Hours of Training per Employee (Average per FTE) <sup>3</sup>	35	28	19

### Workforce Diversity

% Female (Global Workforce)	66%	69%	70%
% Female (U.S. Workforce)	73%	73%	75%
% People of Color (U.S. Workforce) <sup>4</sup>	41%	40%	41%

### Gender Leadership Diversity

% Female in Management Positions	55%	55%	56%
% Female in Junior Management Positions	62%	62%	62%
% Female in Top Management Positions	38%	36%	37%
% Female in Revenue-Generating Positions	63%	62%	63%

### Workforce Generational Diversity

% Traditionalists (75+)	<1%	<1%	<1%
% Baby Boomers (56-74)	10%	9%	8%
% Generation X (41-55)	47%	46%	45%
% Generation Y/Millennial (25-40)	43%	45%	47%
% Generation Z (Under 25)	<1%	<1%	<1%

### Hiring and Voluntary Turnover

% External Female Hired (U.S. Workforce)	73%	72%	74%
% External People of Color Hired (U.S. Workforce)	51%	53%	52%
% Asian	9%	8%	7%
% Black/African American	21%	21%	20%
% Hispanic/Latino	16%	19%	20%
% Two or More Ethnic Groups	4%	4%	4%
% All Other Races	1%	1%	1%
% Total Voluntary Turnover (Global Workforce)	13%	14%	12%

	2018	2019	2020
<b>People of Color Leadership Diversity (U.S. Workforce)</b>			
% People of Color in Management Positions	27%	27%	29%
% Asian	8%	8%	9%
% Black/African American	8%	8%	8%
% Hispanic/Latino	8%	8%	9%
% Two or More Ethnic Groups	2%	2%	2%
% All Other Races	1%	1%	1%
% People of Color in Junior Management Positions	34%	34%	36%
% Asian	5%	5%	5%
% Black/African American	13%	12%	13%
% Hispanic/Latino	12%	13%	14%
% Two or More Ethnic Groups	3%	3%	3%
% All Other Races	1%	1%	1%
% People of Color in Top Management Positions	10%	11%	11%
% Asian	5%	5%	6%
% Black/African American	2%	2%	2%
% Hispanic/Latino	2%	3%	2%
% Two or More Ethnic Groups	1%	1%	1%
% All Other Races	<1%	<1%	<1%
% People of Color in Revenue-Generating Positions	27%	27%	28%
% Asian	6%	6%	6%
% Black/African American	9%	9%	9%
% Hispanic/Latino	9%	9%	10%
% Two or More Ethnic Groups	2%	2%	2%
% All Other Races	1%	1%	1%

Our Performance Data is primarily focused on data from our integrated entities.

Our consolidated [EEO-1](#), representing U.S.-based employees as of December 2020, is available for download on our website.

## RESPONSIBLE BUSINESS PRACTICES

	2018	2019	2020
<b>Corporate Governance</b>			
One Share One Vote	Yes	Yes	Yes
Proxy Access	Yes	Yes	Yes
Say on Pay Frequency	Annual	Annual	Annual
Directors on Board	11	11	10
Independent Directors	9	9	8
Female Directors	3	3	3
Directors of Color	2	2	2
Average Director Tenure	10.2	12.5	13.1
Separate CEO/Chair	Yes	Yes	Yes
Lead Independent Director or Chair	Yes	Yes	Yes
Majority Voting for Directors	Yes	Yes	Yes

	2018	2019	2020
<b>Supplier Diversity</b>			
Total Spend with Diverse Suppliers (Tier 1 and Tier 2) <sup>5</sup>	\$602M	\$617M	\$717M
Tier 1 <sup>6</sup>			
Diverse Suppliers	744	670	627
Average Spend/Diverse Supplier	\$707K	\$780K	\$894K
Tier 2			
Participating Suppliers	50	60	78
Economic Impact			
Jobs Created and Sustained through our Supplier Diversity Program <sup>7</sup>		7,672	8,221
<b>Supplier Sustainability</b>			
Suppliers Screened for Sustainability Programs & Practices	562	433	491

## ENVIRONMENTAL HEALTH<sup>8</sup>

	2018	2019	2020
<b>Energy (MWh)</b>			
Total Energy Consumption	365,005	375,673	381,692
Non-Renewable Energy Use	364,269	367,457	362,045
Renewable Energy Use	736	8,216	19,647
Reduction of Energy Consumption	0.4%	(2.9%)	(1.6%)
Energy Intensity (per USD revenue, billions)	1,613.30	1,551.37	1,484.37
<b>Carbon Emissions (mtCO<sub>2</sub>e)</b>			
Scope 1	13,933	17,709	24,487
Scope 2 (Location-Based)	153,754	153,004	156,751
Scope 2 (Market-Based)	155,700	149,418	148,741
Scope 3	298,680	429,812	213,495
Total (Scope 1+2 Location-Based)	167,687	170,713	181,238
Total (Scope 1+2 Location-Based + 3)	466,367	600,524	394,733
Emissions Reduction (Scope 1+2 Location-Based) (%)	3.2%	(1.8%)	(6.17%)
Emissions Intensity (Scope 1+2 Location-Based) (per USD revenue, billions)	741.17	704.97	704.82

	2018	2019	2020
<b>Water (Mio. m<sup>3</sup>)</b>			
Municipal Water Use	0.74	0.65	0.56
<b>Waste (Metric Tonnes)</b>			
Total Waste Generated	15,521	15,361	14,366
Waste Used/Recycled/Sold	8,475	7,964	6,709
Waste Disposed	7,046	7,398	7,658
Confidential Paper Recycling (U.S. tons)	7,743	6,415	4,888
<b>Environmental Operations (Square Feet, millions)</b>			
LEED Certified Facilities	1.6	2.1	2.7

# ABOUT THIS REPORT

**This report covers the complete fiscal year, dating January 1, 2020, to December 31, 2020. Please contact [sustainability@uhg.com](mailto:sustainability@uhg.com) with any questions regarding this report or our sustainability efforts.**

## Forward-Looking Statements

The statements, estimates, projections, guidance or outlook contained in this document include “forward-looking” statements which are intended to take advantage of the “safe harbor” provisions of the federal securities law. The words “believe,” “expect,” “intend,” “estimate,” “anticipate,” “forecast,” “outlook,” “plan,” “project,” “should” and similar expressions identify forward-looking statements. These statements may contain information about financial prospects, economic conditions and trends and involve risks and uncertainties. We discuss certain risks that may affect our business operations, financial condition and results of operations more fully in our filings with the Securities and Exchange Commission, including our reports on Forms 10-K, 10-Q and 8-K. By their nature, forward-looking statements are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may vary materially from expectations expressed or implied in this document or any of our prior communications. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made. We do not undertake to update or revise any forward-looking statements, except as required by law.

1. Our social indicators (e.g., our people and culture data) cover over 75% of our revenue.
2. In 2019, we transitioned from employee engagement to a more comprehensive employee experience index which represents our new measurement going forward.
3. Training hours are restated from the 2019 report due to a learning management system methodology change.
4. Updates or changes to employee records (e.g., employees increasingly declaring their race/ethnicity or updates to job information) have impacted representation, therefore we have restated our 2017-2019 data.
5. Includes UnitedHealth Group's and Optum Care's nonintegrated entities' operating expense with certified U.S. diverse suppliers. This is a restatement from the 2019 report due to removal of medical expense from the calculation and combining Tier 1 and Tier 2 spend.
6. This is a restatement from the 2019 report due to removal of medical expense from the calculation.
7. Applies to Tier 1 Diverse Supplier spend only.
8. Please see UnitedHealth Group's [Environmental Impact Statement](#) for detailed footnotes regarding this data.

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