OUR VALUES
AT WORK

Helping Build Healthier Communities
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Helping build healthier communities.

Every day, we touch the lives of millions of people. We are committed to serving them and to providing the highest quality care at the greatest economic value possible. The people of UnitedHealth Group are finding new ways to meet the critical and growing social needs of the communities where we live and work. Healthier communities are stronger communities.

Through innovative approaches to health care delivery, we are creating broader access to affordable, quality health care; empowering individuals to make more informed lifestyle choices; and assisting physicians in achieving better health for their patients.

As you will see throughout this 2012 Social Responsibility Report, the people of this enterprise are supporting local efforts to build vibrant neighborhoods and donating their time, talents and funds at record levels to a host of worthy causes and charitable organizations to improve their communities and the lives of their neighbors. They are making a real difference by being engaged and active citizens, creating a more secure and hopeful future for millions of people. In this report, we share just a few of their stories. You will be inspired by what you read — just as I am inspired every single day by the people with whom I am privileged to work.

I want to thank everyone at UnitedHealth Group, UnitedHealthcare and Optum for their extraordinary execution, the positive impact they have in the United States and around the world and the professionalism, compassion and generosity they bring to all the people we serve. When 130,000 people decide to make a difference, anything is possible.

Sincerely,

Stephen J. Hemsley
President and Chief Executive Officer
UnitedHealth Group

“When 130,000 people decide to make a difference, anything is possible.”
At UnitedHealth Group (NYSE: UNH), we are guided by and leverage our values — Integrity, Compassion, Relationships, Innovation and Performance — to expand access to affordable, quality health care and to modernize the health care system for everyone. Today, our 130,000 employees serve more than 80 million people worldwide through two distinct business platforms: UnitedHealthcare and Optum.

**UnitedHealthcare** provides health care coverage and benefits services for individuals, employers of all sizes, Medicare and Medicaid beneficiaries, and active members of the military, veterans and their families.

**Optum** provides information and technology-enabled health services aimed at increasing efficiency, lowering costs and raising the standards of health care through collaboration, service, research and development.

The first section of this report, *2012 At A Glance*, provides a broad overview of the contributions our employees are making through their commitment to volunteer work, charitable giving and practical innovation, and how their collective efforts positively impact the communities where they live and work.

The following section, *Our Stories*, shares the personal experiences of a few of our employees and some of the individuals whose lives and communities have been touched and changed for the better because of the commitment of UnitedHealth Group, United Health Foundation and its people.

“We are guided by and leverage our values to expand access to affordable, quality health care.”
In 2012, we marked our millionth volunteer hour.
For the people of UnitedHealth Group, Optum and UnitedHealthcare, our business goals and social mission are inextricably entwined. To effectively help people live healthier lives and help modernize the health care system, we believe it is necessary to be active and responsible citizens in our local communities and around the world. On the following pages, we share a summary of our efforts during 2012.

**VOLUNTEERING AND COMMUNITY SERVICE**

**VOLUNTEER HOURS TRACKED BY EMPLOYEES**

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**INNOVATION AND LEADERSHIP IN VOLUNTEER ENGAGEMENT**

**A Billion + Change**

A Billion + Change is a national campaign to mobilize skills-based service for local communities. We pledged to contribute $2 million in volunteer hours by mid-2013. Because of our employees’ enthusiastic response, the pledge was doubled to $4 million.

2012 $2M

2013 $4M

**Microvolunteering Network**

Nearly 1,500 employees completed online volunteer challenges, providing expertise in areas such as marketing, design and research to benefit nearly 300 nonprofits in 28 countries.

300 NONPROFITS BENEFITED FROM VOLUNTEER CHALLENGES

See microvolunteering story on page 15.

**NATIONAL VOLUNTEER PARTNERSHIP PROGRAMS**

**Project Sunshine**

4,700 EMPLOYEES VOLUNTEERED IN MORE THAN 85 EVENTS

Coordinating and supporting volunteer events for children’s hospitals.

**UnitedHealth HEROES**

A service-learning, health literacy initiative for students, developed with YSA (formerly known as Youth Service America).

- UnitedHealthcare awarded nearly 200 UnitedHealth HEROES grants for students’ health projects in 2012 totaling more than $175,000.
- Approximately 1,200 grants totaling nearly $850,000 have been awarded since the program began.
2012 AT A GLANCE

GIVING

ANNUAL EMPLOYEE GIVING CAMPAIGN RESULTS

During the 2012 annual employee Giving Campaign, our employees raised $17.6 million for individuals in need (including matching donations from UnitedHealth Group), an increase of nearly 14 percent over 2011.

- Our international employees are also passionate about giving back. In 2012, employees outside the United States increased their pledges by 20 percent over 2011.
- UnitedHealth Group has experienced nine years of sustained growth in giving due to the generosity of our employees.
- Since 2004, more than $92 million has been pledged as part of the annual UnitedHealth Group Giving Campaign.

Giving Campaign Results

Since 2007, UnitedHealth Group has funded more than 850 wishes for critically ill children through the Make-A-Wish Foundation.

Giving Campaign Partners Receiving Matching Contributions:

- AARP Foundation
- American Heart Association
- America’s Charities
- Community Health Charities
- EarthShare
- Global Impact
- Make-A-Wish Foundation
- United Way
- UnitedHealthcare Children’s Foundation
UNITED HEALTH FOUNDATION

GIVING FOR 2012

United Health Foundation giving for 2012 totaled $14.3 million, including:

• Diverse Scholars Initiative – More than 200 scholarships totaling $1.2 million to students from 22 states and Puerto Rico. Learn more in the story on page 18.

• Community Health Centers – Committed more than $5 million to support community health centers, including Jefferson Reaves, Sr. Health Center in Miami. Learn more in the story on page 13.

UNITEDHEALTHCARE CHILDREN’S FOUNDATION

GRANTS AWARDED

• UnitedHealthcare Children’s Foundation (UHCCF) grants totaled more than $4.1 million in 2012.

• Since expanding to a national program in 2006, the UHCCF has provided more than $15 million in financial assistance to nearly 5,000 children in the United States. Learn more in the story on page 19.

Children Helped by UHCCF Grants in 2012

1,350+

Top medical conditions for which grants were awarded in 2012:

• Autism
• Cerebral palsy
• Developmental delay
• Diabetes
• Hearing loss
• Speech delay

Top medical treatments for which grants were awarded in 2012:

• Applied behavioral therapy
• Durable medical equipment
• Hearing aids
• Occupational therapy
• Physical therapy
• Speech therapy
• Surgeries
SUPPORT FOR LOCAL COMMUNITIES

During 2012, UnitedHealth Group, UnitedHealthcare and Optum reached out to assist individuals and communities facing emergencies:

- Shootings at Sandy Hook Elementary School in Connecticut
- Tropical Storm Isaac in Florida, Louisiana, Mississippi and Alabama
- Tropical Storm Debby in Florida
- Shootings at the Century 16 movie theater in Aurora, Colorado
- Storms and power outages in Maryland, Ohio, Virginia, West Virginia and Washington, D.C.
- Flood recovery in Duluth, Minnesota
- Wildfires in Colorado and New Mexico
- Tornadoes in the Midwest and South

Services provided by our businesses included:

- Free emotional support help lines and referrals to community resources
- Assistance with access to care
- Early prescription refills
- Extensions for premium payments, policy renewals or cancellations, and claim filings or appeals

SUPPORT FOR AMERICAN RED CROSS

UnitedHealth Group contributes $500,000 annually to the Annual Disaster Giving Program of the American Red Cross, which offers shelter, food, emotional support and other assistance to people in communities affected by disasters.

HURRICANE SANDY RELIEF

Corporate Donation
UnitedHealth Group donated $1 million to support affected communities in New York and New Jersey.

Employee Donations
Nearly 3,500 employees donated more than $242,000 to the American Red Cross for Hurricane Sandy relief efforts. UnitedHealth Group matched the contributions bringing the total to nearly $485,000.

United Health Foundation
United Health Foundation donated $50,000 to the Children’s Health Fund to support the deployment of mobile clinics and medical, mental health and public health teams to affected areas.
ENVIRONMENT

2012 Shred All Program

- Securely destroyed and recycled 6,500 tons of paper.
- Saved more than 128,000 trees, 2.5M gallons of oil and 79M gallons of water.

Recycled

- More than 37,000 pieces of technology equipment totaling 665,000 lb. of metal and plastic.
- Increased employee awareness through pilot recycling program, increasing our recycled waste by 3 percent year-over-year.

Reduced Waste to Landfill by Recycling Over 1.6M LB. of Paper, Plastic and Metal

Reduced

- Styrofoam™ consumption and estimated landfill waste by more than 50,000 lb.
- Energy consumption by more than 3.4 percent year-over-year.
- Carbon dioxide emissions by 1,492 tons, equivalent to the emissions of 266 automobiles.
- Waste to landfill by recycling over 1.6M lb. of paper, plastic and metal.

Green Buildings

- We opened a new 300,000-square-foot headquarters building that achieved Leadership in Energy and Environmental Design (LEED) Gold-level certification by the U.S. Green Building Council.
- We leased space in 51 Energy Star certified buildings and managed another 59 buildings to Energy Star criteria. Energy Star certified buildings operate 20 percent more efficiently than nonqualified buildings.

2012 AWARDS

The people of UnitedHealth Group are honored to be recognized for their work in the community.

- UnitedHealth Group has been designated to the Dow Jones Sustainability North America and World indices annually since 1999.
- UnitedHealth Group earned a top rating of 100 percent on the 2012 Corporate Equality Index from the Human Rights Campaign.
- UnitedHealth Group was recognized as one of America’s most community-minded companies in the Civic 50, the first scientific evaluation to rank companies that use their time, talent and resources to improve the quality of life where they do business.
- UnitedHealth Group was recognized as one of 2012’s “Best Employers for Healthy Lifestyles” by the National Business Group on Health.
- UnitedHealth Group received the Annual Employee Engagement Award for achieving record participation in employee volunteering from the Corporate Volunteerism Council – Twin Cities.
- The United Health Foundation was recognized with the Extraordinary Philanthropic Award from the Hispanic Association of Colleges and Universities.
- Our UnitedHealthcare business received the Corporate Leadership Award from Sesame Workshop.
Giving, Volunteering and Innovation in Action.

In 2012, our people increased the number of hours volunteered to help worthy causes, and they broke previous records for charitable giving — but numbers can tell only part of the story. The opportunity we have to make a real difference in people’s lives and our communities is communicated best through personal experiences.

We would like to share three of those stories that highlight the meaningful ways our employees are helping to empower individuals and their families, strengthening communities and changing health care and the health care experience to make it simpler and more effective, accessible and affordable.

“The opportunity we have to make a real difference in people’s lives and our communities is communicated best through personal experiences.”
“Everything we do is relationship-oriented.”

John G. Ryan, Dr. P.H.
Director, Jefferson Reaves, Sr. Health Center,
Miami, Florida
Dr. John G. Ryan, director of the Center said, “Overtown residents suffer from a disproportionately high rate of Type 2 diabetes, placing them at greater risk of developing obesity-related chronic illnesses such as heart disease and high blood pressure. We’re able to complement basic care with multidisciplinary care programs for a largely disenfranchised population facing huge health challenges.”

In 2012, the United Health Foundation committed $1 million in renewed funding to the Jefferson Reaves, Sr. Health Center in Overtown through the University of Miami. Since 2004, the foundation has committed nearly $9 million to the clinic’s Center of Excellence.

“I live and work in South Florida helping guide state and community health programs every day,” said Kathleen Crampton, president, UnitedHealthcare of Florida Community Plan. “I know that the Jefferson Reaves, Sr. Health Center provides a critical health care safety net. It was an honor to announce the foundation’s funding at the clinic on World Diabetes Day 2012.”

“Everything we do is relationship-oriented,” said Dr. Ryan. “If patients have a strong relationship with their care provider, they are more likely to have better outcomes. From the minute they arrive, we embrace a patient figuratively and literally. Our front desk personnel literally take patients by the hand to introduce them to our program.”

Patients are first enrolled in the Diabetes Self-Management course that engages and educates them on how to manage their disease, eat better and be more active. It’s followed by the Peer Education monthly workshop, where attendees share experiences and encouragement. Next is cooking class.

“The kitchen is the new front in the battle against chronic illness,” said Dr. Ryan. “Cooking demonstrations are hosted each quarter to highlight healthy food choices and educate participants how to use healthier spices and herbs to make meals that are low-fat, low-salt and low-calorie.”

Isabel Vittoria remembers one patient, Wilson Etienne, whose life was transformed as a result of the program.

“Wilson had hit hard times and was unemployed after working for years,” said Vittoria. “His health deteriorated and he became homeless. Diagnosed with uncontrolled Type 2 diabetes, he was referred to Jefferson Reaves following a visit to the local emergency room. After taking part in our diabetes management programs, Wilson has learned to successfully control his diabetes. And our team also helped him access social services to improve his living conditions.

“We’ve seen people’s lives change. We see it in their faces,” added Vittoria.

“Our goal is to help solve the nation’s most serious health challenges, one community at a time,” said Kate Rubin, president, United Health Foundation. “This kind of community partnership is essential for the future of clinics like Jefferson Reaves.”

Over 10 years, United Health Foundation has committed nearly $38 million to provide access to health and dental care for residents of some of the most at-risk communities in America through community health centers.
“I can have a global impact...Everyone has five minutes to spare.”

Dianna Hamilton
Analytics Consultant, UnitedHealthcare
“It was a time thing,” said Hamilton, whose volunteer activities had been limited to a few charity walks with colleagues. “It’s difficult to volunteer for long periods of time when you have kids to take care of. Microvolunteering made it possible for me to take part in more than 50 different volunteer activities in 2012.

“I love the concept,” said Hamilton. “Microvolunteering enables me to make a difference by volunteering online from anywhere in the world, for nonprofits around the globe, at any time. I’ve helped a children’s hospital build a local cancer resource database and assisted a nonprofit by proofreading a fundraising letter.”

This year, UnitedHealth Group began offering employees opportunities for microvolunteering as a new way to contribute to their communities. Using an online service called Sparked.com, UnitedHealth Group employees can find and complete microvolunteering challenges posted by nonprofits across the United States and around the globe that fit their specific skills and interests. Volunteering can be done in short bursts of activity, in some cases 15 minutes or less, on breaks or over lunch, for example. As a data analyst, Hamilton says she often tackles a volunteer task while her computer is crunching large sets of data on a work-related project.

Volunteering their time and talent to good causes is among the most effective and personal ways our employees are working to make communities better, healthier places to live and work, for their neighbors, themselves and for people around the world. The Sparked.com platform is smart, effective and engaging. It allows employees to put our values to work and our mission into action no matter how much time they can give.

“It’s very intuitive and I’m not a tech person,” added Hamilton. “I can see ideas generated from people all over the world, and I can have a global impact. At the end of the day, giving back and helping others is very important to me as an individual and as a mom. It’s nice to work for a company that makes it possible to make a difference. Everyone has five minutes to spare.”

Nearly 1,500 of our employees responded to 757 microvolunteering challenges in 2012, helping charities and nonprofits in 28 countries on projects ranging from marketing, graphic design and editing to finance and fundraising.

Working to make the world a better place.

Dianna Hamilton, a Denver-based UnitedHealthcare employee and mother of five, admits her ability to volunteer for charitable organizations was “super-limited.”

UnitedHealthcare Analytics Consultant Dianna Hamilton participated in more than 50 different online microvolunteering opportunities in 2012.
“I learned how to eat smaller portions, how to eat slower and how to maintain my weight.”

Melina Cabral
JOIN for ME program participant and avid swimmer
INNOVATION IN ACTION

Working to empower people to live healthier lives.

“I joined UnitedHealth Group because I really want to help people live healthier lives,” said Deborah Sundal, senior vice president at the UnitedHealth Center for Health Reform and Modernization. “I work in partnership with the Y of the USA and the YMCA of Greater Providence, Rhode Island, piloting JOIN for ME, a first-of-its-kind, family-focused program to fight childhood obesity.”

“What better way to live out our mission, than to start with our youngest members?” Sundal said. “It’s great to have the opportunity to put an innovative program in the market that helps children like Melina Cabral.”

“My favorite weekend breakfast used to be hot chocolate and doughnuts,” said Melina, a fifth-grader.

Her mother Donna adds, “We used to fight over Melina’s food choices all the time. Her eating habits were unhealthy and she wasn’t very active physically.”

“Because of the JOIN program I lost 12 pounds,” said Melina. “That really amazed me. I learned how to eat smaller portions, how to eat slower and how to maintain my weight.”

Sundal added, “What makes JOIN for ME different is that kids and families participate together. The framework for the program is very simple: Check, Connect, Learn and Go.”

At each class, families “Check” in with their coach and children are weighed to celebrate their progress or talk about fix-up strategies. The families then “Connect” in a group setting to discuss challenges and share ideas. Next, the focus is “Learn.” Evidence-based practices are taught through interactive activities. The final step is “Go!” Together, each child and parent set a personalized plan for their week ahead.

According to the Centers for Disease Control and Prevention, one in every three American children is overweight or obese. These children face increased health risks for diabetes and other chronic diseases much earlier in life and in record numbers. Research published in 2012 in the peer-reviewed journal, Pediatrics, found that JOIN for ME resulted in a clinically significant reduction in excess weight and improved health-related quality of life among these children, as well as statistically significant weight loss for their parents.

Melina’s mom knows the program worked for her daughter.

“My daughter is amazing inside and out,” said Donna. “She’s happy, she’s healthy and she’s making smart choices for herself.”

Today, Melina, an avid swimmer, has a new goal. “I want to make it to the Olympics and get a gold medal,” she says. “It will happen.”

Fifth-grader Melina Cabral lost 12 pounds with the help of the JOIN program and support from her mom, Donna.
OUR FOUNDATIONS

United Health Foundation

The United Health Foundation is a not-for-profit, private foundation that provides actionable information to support decisions that lead to better health outcomes and healthier communities. Since 1999, the foundation has committed more than $210 million to improve health and health care.

Following are examples of its initiatives:

- **America’s Health Rankings®,** an annual state-by-state assessment of the nation’s health, in collaboration with the American Public Health Association and Partnership for Prevention.

- Support for community clinics that are part of our nation’s health care safety net in New Orleans, Miami, New York City, Washington, D.C., and Montgomery and Prince George’s Counties, Maryland.

- Collaboration with health research agencies, medical specialty societies and others to translate science into practice and help make reliable medical evidence available to physicians and other care providers.

- The Diverse Scholars Initiative, supporting hundreds of low-income minority students pursuing degrees in the health field.

**A Scholar’s Plans for the Future**

Osvaldo Amezcua was named one of the foundation’s Diverse Scholars in 2012. He was born in Michoacan, Mexico, a farming village with limited access to educational opportunities. At the age of 4, Osvaldo moved with his family to Salinas, California, where his parents worked long days on nearby farms earning minimum wage. Osvaldo avoided local gangs, worked hard at school and became the first member of his family to attend college. Today, Osvaldo is pursuing his Doctorate of Dental Surgery at the University of California San Francisco School of Dentistry.

“My goal is to establish a successful dental practice in Monterey County where I can serve the high number of working farm families who are primarily Spanish speaking,” said Osvaldo. “My background will allow me to connect with them and make sure they receive adequate dental care.”

For more information on foundation initiatives, please visit the foundation’s website: [www.unitedhealthfoundation.org](http://www.unitedhealthfoundation.org).
The UnitedHealthcare Children’s Foundation (UHCCF) is a nonprofit 501(c)(3) charity that provides medical grants to help pay for medical treatments, services or equipment not covered, or not fully covered, by a family’s commercial insurance plan. Qualifying families can receive up to $5,000 to help pay for medical services and equipment such as physical, occupational and speech therapy, counseling services, surgeries, prescriptions, wheelchairs, orthotics, eyeglasses and hearing aids.

UHCCF is funded by contributions from UnitedHealth Group, UnitedHealthcare and its employees, as well as the generosity of individuals and corporations. There are few places for families who have gaps in their commercial health benefit plan coverage to turn to for funding medically necessary services for their children. Children may go without necessary treatment, or they receive the care and families assume a large amount of debt. The foundation understands these needs and is willing to help fill this void.

For more information, please visit the foundation’s website: www.uhccf.org.

One Child’s Success Story

Hello,

I am not sure who to contact, but we just wanted to write and sincerely thank everyone with the UnitedHealthcare Children’s Foundation. Hank (Henry) was awarded his grant the end of November. We ordered his hearing aids a week later and within 3 weeks of receiving the bill I was able to have everything paid for by the grant!

Your grant is truly a blessing and Hank has been so excited to wear his new hearing aids every day because they work consistently, unlike his old pair which were 5 years old!

He received his Teddy Bear from the foundation yesterday; what great timing with Valentine’s Day this week!!!! He hasn’t set it down since he opened it, and for that we also thank you!

Thank you for helping 2 working parents take care of the needs of our “special” child! We cannot thank you enough!

Sincerely,

Kent and Maggie

Proud parents of a hearing-impaired 7-year-old

Seven-year-old Hank and his family received a grant from the UnitedHealthcare Children’s Foundation.
Our mission is to help people live healthier lives. Our role is to help make health care work better for everyone.

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.

The people of this company share basic values that inspire our behavior as individuals and thus as an institution:

**Integrity.** We are dedicated to the highest levels of personal and institutional integrity. We make honest commitments and work to honor those commitments consistently. We are ethical people. We strive to deliver on our promises and we have the courage to acknowledge mistakes and do what is needed to address them.

**Compassion.** We try to walk in the shoes of the people we serve and the people we work with. Our job is to listen with empathy and then respond appropriately and quickly with service and advocacy for each individual, each group or community and for society as a whole. We are grateful to have a role in serving people and society in an area so vitally human as their health.

**Relationships.** We build trust through cultivating relationships and working in productive collaboration with government, employers, physicians, nurses and other health care professionals, hospitals and the individual consumers of health care. Trust is earned and preserved through truthfulness, integrity, active engagement and collaboration with our colleagues and clients. We encourage the variety of thoughts and perspectives that reflect the diversity of our markets, customers and workforce.

**Innovation.** We pursue a course of continuous, positive and practical innovation, using our deep experience in health care to be thoughtful advocates of change and to use the insights we gain to invent a better future that will make the health care environment work and serve everyone more fairly, productively and consistently.

**Performance.** We are committed to deliver and demonstrate excellence in everything we do. We will be accountable and responsible for consistently delivering high-quality and superior results that make a difference in the lives of the people we touch. We continue to challenge ourselves to strive for even better outcomes in all key performance areas.
You can find more information about UnitedHealth Group and its businesses by visiting our website: www.unitedhealthgroup.com.

We welcome your questions and comments about UnitedHealth Group’s progress. For more information about UnitedHealth Group’s social responsibility initiatives, visit www.unitedhealthgroup.com/SR.

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