

UNITEDHEALTH GROUP®

The Environment

UnitedHealth Group is dedicated to helping people live healthier lives and making the health system work better for everyone. We recognize that the environment plays an important role in the well-being of every community. Our awareness and concern for the environment fits within our core values of Integrity, Compassion, Relationships, Innovation and Performance.

We believe: The environment is a key part of what makes the communities in which we live and work sustainable, viable and healthy; we have the ability to influence this. We also appreciate that a changing environment can impact our ability to accomplish our mission, and we manage accordingly.

We value: We encourage and promote genuine, environmentally responsible behavior on behalf of our company, our employees and our partners in the communities that we serve.

We commit: We will reduce our company's overall 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 through thoughtful, goal-based environmental stewardship.

We have a solid track record that we're proud of. Building on our 2010-2016 success in energy consumption reduction (18+percent vs. a goal of 16 percent), we saw an additional 2017 year-over-year energy consumption reduction of 1.59 percent per square foot across our U.S. administrative portfolio alone, as well as a 3.65 percent reduction in our greenhouse gas emissions. This was driven by focused investment and 45 low cost/no cost energy and water efficiency projects. Additionally, our paper and waste recycling efforts in 2017 resulted in the equivalent of over 143,000 trees saved; this includes the continued encouragement of paperless communications to our customers. Finally, our Twin Cities campuses include 1.6M square feet of Leadership in Energy & Environmental Design (LEED) certified facilities. We are continuing these focus areas in 2018, as well as evaluating future year goals. We've addressed environmental issues and established environmental key performance indicators (KPIs) through our CDP Climate Change response, our Corporate Social Responsibility report and our Corporate Environmental Policy.

Green Business Practices – Greenhouse Gas Emissions Reduction

UnitedHealth Group's green business practices are reducing our impact on the environment in daily office work in a number of different ways across the enterprise:

In 2015 we developed the framework for a new goal to reduce controllable energy use and the carbon footprint of our domestic U.S. administrative office portfolio (normalized for climate, building use and occupancy). Our multi-year target is to reduce controllable energy use by approximately 20,000,000 kBTUs within our U.S. administrative portfolio by the end of 2018 (normalized for climate, building use and occupancy).

- Scope 1 greenhouse gas (GHG) emissions are directly generated emissions. Scope 1 includes natural gas burned on site, corporate jet fuel, diesel fuel for emergency generators and refrigerant leakage.
- Scope 2 GHG emissions are indirectly generated emissions. Scope 2 includes electricity consumed from the power grid.

In Goal Year 1, 2016, UnitedHealth Group reduced normalized year-over-year energy consumption by 2.69 percent and year-over-year Scope 1 and Scope 2 GHG emissions by 2.51 percent.

In Goal Year 2, 2017, UnitedHealth Group reduced normalized year-over-year energy consumption by 1.59 percent and year-over-year Scope 1 and Scope 2 GHG emissions by 3.65 percent.

Goal Year 3 will measure the 2018 year-over-year energy consumption savings and year-over-year Scope 1 and Scope 2 GHG emissions savings.

Green Business Practices – Building Construction

UnitedHealth Group has over 1.6M square feet of LEED new construction facilities throughout our Twin Cities headquarters campuses. LEED is a globally recognized green building rating system that certifies high performance design and construction practices.

Green Business Practices—Water Reduction

UnitedHealth Group developed a multi-year water efficiency goal that focuses on three areas of water use: indoor water use, outdoor water use and cooling tower water use. The goal identifies sites where water usage exceeds the LEED Guidelines for efficient operation.

In 2016 UnitedHealth Group evaluated water usage at sites in water sensitive regions.

In 2017 UnitedHealth Group evaluated water usage in the balance of the U.S. administrative portfolio. In 2017 a project was initiated to reduce the exterior water usage for a site where exterior water usage exceeded LEED Guidelines.

In 2018 UnitedHealth Group will be developing a plan to implement further water efficiency measures throughout the U.S. administrative portfolio.

Green Business Practices—Waste & Recycling

UnitedHealth Group developed a multi-year waste and recycling initiative. The initiative focuses on alignment with LEED Guidelines for effective management of ongoing waste streams across our domestic office portfolio in order to reduce the waste that is generated by our operations and disposed of in landfills.

In 2017 UnitedHealth Group identified domestic office locations where the company is responsible for hauling municipal waste & recycling, food/composting waste, grease recycling and paper shredding in order to establish effective tracking and management of waste and recycling.

In 2018 UnitedHealth Group is analyzing site-based recycling and waste data. A pilot program is also being developed to enhance recycling practices at select representative sites, and which will help to inform future waste and recycling goal setting.

Through our Shred-All, Paperless Solutions and other print programs, we strive to increase the amount of paper we recycle and reduce the amount of paper used by our customers and providers and in our daily operations. Through our efforts, we recycled more than 8,355 tons of paper and saved more than 143,000 trees.

Through a variety of online tools, we offer customers, clients, partners and employees paperless options:

- Customers can sign up for online bills, explanation of benefits statements and health statements.
- Brokers receive their commission statements and quotes online, while physicians can find remittance advice, electronic payments and real-time adjudication online.
- Our shareholders receive proxy statements and annual reports online, and can vote online or by phone.
- Our employees receive their orientation packets, benefits enrollment materials and W-2 statements electronically.

Other Initiatives

UnitedHealth Group has expanded its conservation efforts by expanding teleconference capabilities to reduce business travel and supporting telecommuting.

Environmental Metrics ¹					
KPI	Units	2015	2016	2017	Goal
Energy	MWh	372,206	372,857	371,491	Reduce controllable energy use by approximately 20,000,000 kBtus by the end of 2018
Carbon ² (mtCO ₂ e)	Scope 1	16,567	15,838	17,739	Reduce controllable Scope 1 & 2 GHG emissions by 2,900 mtCO ₂ e from 2016-2018
	Scope 2	194,299	173,329	191,640	
	Scope 3	173,042	146,373	188,099	
Water	Mio. m ³	0.688049	0.942929	0.928073	N/A
Waste	Metric tons	5,467	5,973	7,074	Establish landfill diversion goal for waste and recycling for our U.S. administrative portfolio by the end of 2018; pilot underway
Paper Recycling	U.S. tons	7,200	7,263	8,355	Annually increase the amount of paper we recycle and reduce the amount of paper used by our customers and providers and in our daily operations
LEED Certified Facilities	Square feet	1.6M	1.6M	1.6M	

¹ Our coverage for environmental data includes our U.S. portfolio, which represents 100 percent of our U.S. business operations

² Assurance Statement ([link](#)) for 2016 Scope 1, 2 and 3 emission