



Welcome to your CDP Climate Change Questionnaire 2021

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

UnitedHealth Group (NYSE: UNH) leverages information, technology and clinical excellence to help people live healthier lives and help make the health system work better for everyone.

Our two distinct, yet complementary businesses – Optum and UnitedHealthcare –enable us to meet the evolving needs of a changing health care environment and consumers’ expectations. Through the innovative capabilities of our businesses and dedicated partnerships, we are striving to help create a modern, high-performing health system

Visit www.unitedhealthgroup.com for more information .

C0.2

(C0.2) State the start and end date of the year for which you are reporting data.

	Start date	End date	Indicate if you are providing emissions data for past reporting years
Reporting year	January 1, 2020	December 31, 2020	No



C0.3

(C0.3) Select the countries/areas for which you will be supplying data.

India
Ireland
Philippines
United Kingdom of Great Britain and Northern Ireland
United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

USD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

Operational control

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual(s)	Please explain
Board-level committee	The Public Policy Strategies and Responsibility Committee is a committee of the Board of Directors and oversees UnitedHealth Group's Corporate Environmental Policy which encompasses climate change-related issues as outlined in our Environmental Impact Statement. 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. The Committee's primary purpose is to carry out and perform the responsibilities and duties set forth in its Charter, including reviewing and recommending to the Board policies, positions and practices concerning broad public policy issues, including those that relate to responsible environmental practices.

C1.1b

(C1.1b) Provide further details on the board's oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Please explain
Sporadic - as important matters arise	Reviewing and guiding strategy Reviewing and guiding business plans Monitoring implementation and performance of objectives Monitoring and overseeing progress against goals and targets for addressing climate-related issues	Public Policy Strategies and Responsibility Committee's responsibilities includes, but is not limited to: Review and recommend to the Board policies, positions and practices concerning broad public policy issues. Corporate Services carries the internal MBO/KPI goals. The Committee will request certain updates from time to time and as strategic decisions or alignment is required.

C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Name of the position(s) and/or committee(s)	Responsibility	Frequency of reporting to the board on climate-related issues
Chief Financial Officer (CFO)	Managing climate-related risks and opportunities	As important matters arise
Other C-Suite Officer, please specify The Senior Vice President of Corporate Services is accountable to the CFO for all aspects of Real Estate Services, Sourcing and Procurement/Supply Chain Management, and Enterprise Resiliency/Response	Both assessing and managing climate-related risks and opportunities	Quarterly
Other C-Suite Officer, please specify The Executive Vice President of Corporate Affairs is responsible for corporate affairs which includes all aspects of Social Responsibility. Corporate Services and Corporate Affairs partner to develop and execute upon UHG's sustainability mission.	Both assessing and managing climate-related risks and opportunities	As important matters arise

C1.2a

(C1.2a) Describe where in the organizational structure this/these position(s) and/or committees lie, what their associated responsibilities are, and how climate-related issues are monitored (do not include the names of individuals).

Our environmental management efforts are overseen by UnitedHealth Group's Chief Financial Officer (CFO) in collaboration with the Executive Vice President of Corporate Affairs, both [BDT11](#) of whom are members of the office of the CEO accountable directly to the Board of Directors.

The CFO has delegated to the Senior Vice President (SVP) of Corporate Services lead responsibility for company environmental sustainability policy, strategy and implementation, in close collaboration with the Corporate Affairs organization (Office of Social Responsibility). It is the role of the Senior Vice President of Corporate Services to ensure coordination with other stakeholders within the company as it relates to environmental sustainability policy, strategy and implementation.



Accountable to the Senior Vice President of Corporate Services, the Vice President of Operations & Facilities Management is responsible for goal setting, strategy development, performance and risk management, project execution, reporting and leading our Environmental Management Team (EMT). The EMT is a cross-functional working group including representatives from Enterprise Real Estate Services (RES), Enterprise Sourcing & Procurement (ES&P), Enterprise Health & Safety (EH&S), Enterprise Resiliency and Response (ER&R), Corporate Affairs, Human Capital, Legal and representatives from our Optum and UnitedHealthcare lines of business. A minimum of bi-annual reporting is provided to executive leadership, as well as monthly MBO/KPI reporting. UnitedHealth Group's sustainability structure continued to evolve in 2020. Since the decision to procure 100% renewable energy, we've procured 5.15% of our annual energy use from renewable sources.

UnitedHealth Group's EMT actively monitors climate change-related risks and opportunities for materiality, specifically pertaining to our global operations and the health care services marketplace. If this team senses an emerging material risk, then it is the team's responsibility to engage UnitedHealth Group's Enterprise Risk Management team for further review.

Within Corporate Services, Real Estate Services oversees environmental management including waste and water management as well as overall reporting, goal setting and achievement. A close partner, Enterprise Sourcing and Procurement is responsible for supply chain management. A minimum of bi-annual reporting is provided to executive leadership, as well as monthly MBO/KPI reporting.

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	<p>The Senior Vice President of Corporate Services is accountable for incentivized Management by Objectives (MBOs) and Key Performance Indicators (KPIs) related to emissions reduction and supply chain management.</p> <p>This includes:</p> <p>Emissions Reduction – managed by RES</p>

		Supply Chain Management – managed by ES&P.
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C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Entitled to incentive	Type of incentive	Activity incentivized	Comment
Other C-Suite Officer	Monetary reward	Emissions reduction target	<p>The Senior Vice President of Corporate Services has monetary incentives related to emissions reduction and supply chain management.</p> <p>Emissions Reduction – managed by Enterprise Real Estate Services (RES).</p> <p>Reduce 2017 Scope 1 and Scope 2 (Market-Based) GHG emission by 3% by the end of 2023 (for our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites).</p>
Other C-Suite Officer	Non-monetary reward	Supply chain engagement	<p>The Senior Vice President of Corporate Services has monetary incentives related to supply chain management.</p> <p>Supply Chain Management – managed by Enterprise Sourcing & Procurement (ES&P).</p> <p>We expect all of our suppliers to comply with our UHG Code of Conduct, as defined by the UHG Ethics office. This touches on various environmental related items. We reference this as a requirement within our standard ES&P contract language and the Code of Conduct is accessible at our corporate website. Additionally, 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.</p>
Other, please specify	Monetary reward	Emissions reduction target	Our facilities management organization, accountable to Enterprise Real Estate Services (RES), has monetary incentives tied to our short-term carbon reduction KPI that aligns with UnitedHealth Group's

Real Estate Services Provider			long-term GHG reduction goal. This KPI is embodied within facilities management's annual KPI performance goal set, ensuring alignment to Corporate Services Management by Objectives (MBOs).
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C2. Risks and opportunities

C2.1

(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?

Yes

C2.1a

(C2.1a) How does your organization define short-, medium- and long-term time horizons?

	From (years)	To (years)	Comment
Short-term	0	3	The short-term time horizon aligns with UnitedHealth Group's energy procurement strategy of deregulated contract terms typically ranging from one to three years.
Medium-term	3	6	UnitedHealth Group's Environmental Management Team (EMT) considers emerging risks three to six years into the future. The time horizon was selected.
Long-term	6		The long-term time horizon is greater than six years into the future.

C2.1b

(C2.1b) How does your organization define substantive financial or strategic impact on your business?



Disruptions caused by physical climate-related risks associated with extreme weather events and natural disasters that could result in an impact to our facilities, or supply chain, that would adversely disrupt our business operations and impact our ability to deliver the best care for patients, support for our members and care provider partners, and deliver innovative solutions and support for the communities we serve and the entire health system.

Over the past few years, both the frequency and intensity of natural disasters have increased, increasing the risk to our facilities, as well as supply chains providing medical supplies and pharmaceutical products to these facilities.

For example, our OptumRx business provides a full spectrum of pharmacy care services through its network of more than 64,000 retail pharmacies, multiple home delivery, specialty and community health pharmacies and through the provision of in-home and pharmacy infusion services. OptumRx manages limited and ultra-limited distribution drugs in oncology, HIV, pain management and ophthalmology and serves the growing pharmacy needs of people with behavioral health and substance use disorders, particularly Medicare and Medicaid beneficiaries. OptumRx's comprehensive whole-person approach to pharmacy care services integrates demographic, medical, laboratory, pharmaceutical and other clinical data and applies analytics to drive clinical care insight to support care treatments and compliance, benefiting clients and individual consumers through enhanced services, elevated clinical quality and cost trend management. In 2020, OptumRx managed \$105 billion in pharmaceutical spending, including \$46 billion in specialty pharmaceutical spending. Extreme weather events and natural disasters that impact these facilities, including supply chains providing medical supplies and pharmaceutical products to these facilities, could impact our ability to deliver the best care for patients as well as these revenues. Although the impact to our business is primarily dependent upon the ultimate timing, intensity and duration of any such event, disruptions to the OptumRx business could have a strategic impact.

C2.2

(C2.2) Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered

Direct operations

Upstream

Downstream

Risk management process

A specific climate-related risk management process

Frequency of assessment

Annually

Time horizon(s) covered

Short-term

Medium-term

Description of process

UnitedHealth Group's Environmental Management Team (EMT) actively monitors climate change-related risks and opportunities for materiality, specifically pertaining to our global operations and the health care services marketplace. If this team senses an emerging material risk, then it is the team's responsibility to engage UnitedHealth Group's Enterprise Risk Management team for further review. The EMT considers emerging risks 3-6 years into the future.

Short-term transitional risks associated with increases in fuel/energy rates could result in increased energy costs which could have a substantive financial impact to UnitedHealth Group's financial performance.

For example, in 2019 Southern California Edison revised Time of Use (TOU) peak hour summer rates for business customers. This resulted in a rate increase to UHG of approximately \$32,000. Although we did not incur significant increases to utility rates in 2020, Southern California Edison is proposing an 11.7% increase in electricity rates for 2021. Sacramento Municipal Utility District's (SMUD) upcoming commercial rate restructure will go into effect in 2022.

In order to help manage these risks and future risks, our EMT analyzes the deregulated energy market in order to develop electricity and natural gas procurement strategies. These strategies are implemented through energy supply contracts, which involve procuring energy outside of the regulated utility tariff.

In 2020, energy supply contract opportunities resulted in an annual savings and cost avoidance of \$287,263 from purchasing energy for lower than the regulated utility tariff, which offset the increases in costs across regulated markets.

Medium-term physical risks associated with extreme weather events and natural disasters could result in potential strategic impact to our



facilities and business operations. With global operations, we have sites in regions that are vulnerable to extreme weather events and natural disasters, which have a potential to impact our facilities and business operations.

Over the past few years, both the frequency and intensity of natural disasters have increased. In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E began to shut down power to prevent wildfires. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events that impacted our operations included Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana.

To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks. Our Enterprise utilizes a risk-based business continuity planning process that includes risk scenario-based exercises, written contingency plans and a 24x7 incident response center. These plans apply across our global lines of businesses and create operational redundancies to address the majority of this risk. More specifically, we have backup emergency systems at critical sites to mitigate the potential effects of extended power outages. These risk areas included compliance, financial, business continuity and utility risk model inputs. Sites exemplifying these risks include our core U.S. pharmaceutical portfolio. This was an initial \$8M investment, and this investment strategy continues to be employed as required at our most critical operational sites.

With a large value chain, we are indirectly exposed to the impacts of physical and transitional climate risks on our suppliers. For example, if key supplier operations are disrupted due extreme weather and natural disasters, then our businesses and operations may consequently be interrupted which could lead to increased costs, lack of products and services needed for our operations or loss of revenue. In order to manage this risk we engage our suppliers and business partners to evaluate distribution and logistics and reduce the environmental impact of our supply chain. Our supplier assessment process reviews the policies and/or practices in place amongst our most critical suppliers to address sustainability risk across a variety of focus areas, including waste and carbon reduction, recycling and other sustainability measurements.

Over the past three years, we assessed in excess of 500 Tier 1 suppliers annually (or approximately 30% of our annual spend), to understand practices in these areas in support of maturing our supply chain sustainability program. The results of these assessments are being used to better understand how we will address supply chain environmental risk and performance in the future.

As a Fortune 5 company, we are often among the largest suppliers in our clients' value chain and our clients' operations could be adversely

impacted if our business or operations are disrupted. For example, if our operations are disrupted due to extreme weather or natural disasters, then the disruptions to our businesses and operations may directly or indirectly impact businesses related to patient care and pharmaceutical compounding, packaging and distribution. These risks include disruption of utility power due to natural disasters, rolling blackouts, or other infrastructure failures that all have root causes in a changing climate and more extreme weather. At a strategic level, we assess the impacts of site-level operational failures or closures through the dimensions of 1) External member or customer risk, including reputational damage; 2) Financial impact risks in terms of material loss of production, lost revenue, contractual penalties, or other related factors; 3) Business continuity risks, defined as our ability to mitigate the loss of a site through a variety of operational strategies, redundancy within our business processes and systems, and the time to restore operations after a site-level operational failure or closure; 4) Compliance and regulatory risk resulting from reputational damage, levied fines, impaired licenses or credentials. After scoring these risks using a quantitative model we deploy investments strategically in additional building infrastructure such as backup power generation systems, redundant electrical systems and other related enhanced business continuity planning. In many instances, these specific risk assessments will define where we locate our sites and critical operations. In recent years this assessment process has led us to make investments in backup generators within our pharmacy portfolio, and enhance battery backup and electrical systems for pharmaceutical compounding and distribution sites that deliver drugs and therapies to hospitals, clinics and customers' homes nationwide.

C2.2a

(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	This risk type is relevant and included in our risk assessments because inherent risks associated with changes in regulations could result in increased energy costs. UnitedHealth Group's headquarters and primary operations are located in Minnesota. The local utility, Xcel Energy, has seen increased costs to maintain transmission and fossil fuel power generation. In 2017 Minnesota utility regulators approved a four-year rate increase to help Xcel Energy cover these costs. The rate increase for 2017 resulted in over \$143,580 in increased costs and the rate increase for 2018 resulted in over \$355,000 in increased costs for UnitedHealth Group. In 2019 Southern California Edison revised Time of Use (TOU) peak hour summer rates for business customers. This resulted in a rate increase of approximately \$32,000 for UnitedHealth Group. Although we did not incur significant increases to utility rates in 2020, Southern California Edison is proposing an 11.7% increase in electricity rates for 2021. The Sacramento Municipal Utility District's (SMUD) upcoming commercial rate

		<p>restructure will go into effect on January 1, 2022.</p> <p>This risk type is also relevant and included because our direct operations are subject to regulations, including in some jurisdictions, new benchmarking, auditing and retrocommissioning ordinances. We assess and manage risks from current regulation as outlined in our Environmental Impact Statement. UnitedHealth Group's energy and environmental management program is supported by an actively managed matrix of U.S. regulations that includes benchmarking, auditing and retrocommissioning ordinances. The Environmental Management Team also manages risks and opportunities associated with changes in regulation at the asset level and takes specific action to mitigate risk through deregulated energy market opportunities. In 2020, these energy supply contract opportunities resulted in an annual savings and cost avoidance of \$287,263 from purchasing energy for lower than the regulated utility tariff, which offset the increases in costs across regulated markets.</p>
Emerging regulation	Relevant, always included	<p>This risk type is relevant and included in our risk assessments because inherent risks associated with changes in regulations could result in increased energy and administrative costs. As additional jurisdictions move to introduce new benchmarking, auditing and retrocommissioning ordinances designed to promote energy efficiency, these regulations could result in increased energy and administrative costs. While they are not yet deemed substantive for our organization, as jurisdictions increase their use of regulatory frameworks to promote emissions reductions, we may see these costs increase in the future. As part of our Environmental Policy, we are committed to comply with all applicable environmental laws and regulations. We assess and manage risks from emerging regulation as outlined in our Environmental Impact Statement. For example, the EU Energy Efficiency Directive aims to drive improvements in energy efficiency across the EU. Article 8 includes a requirement that all large enterprises undertake energy audits by 5 Dec 2015 and every 4 years thereafter. UnitedHealth Group completed the 2019 compliance submission for United Kingdom Energy Saving Opportunity Scheme (ESOS) legislation and the Republic of Ireland adopted "The Energy Auditing Scheme" administered by the SEAI. UnitedHealth Group will be completing the Streamlined Energy and Carbon Reporting (SECR) for the 2020 calendar year for UK business operations. C1.2.</p>
Technology	Relevant, always included	<p>This risk type is relevant and included in our risk assessments because inherent risks associated with technology could directly impact our business. technology is managed at critical sites that have operations in regions vulnerable to natural disasters (which have a potential to impact operations). We have identified critical sites with the highest risk of impact and the sites were constructed with backup emergency power systems to mitigate the potential risks of extended power outages.</p>

		<p>We're continually discovering innovative, scalable solutions with the potential to modernize the health care system, and make it more aligned, consistent and productive for everyone. Investment in our people, ideas and partnerships elevates our potential to make a meaningful impact in health care through digital health solutions.</p>
Legal	Relevant, always included	<p>One example of this risk type is the OptumRx pharmaceutical benefit management line of business. Concentrated in three national distribution centers and five regional locations, strength of management processes and procedures are of paramount importance to UnitedHealth Group and are intended to manage regulatory and environmental compliance as well as member and employee safety.</p> <p>An additional example of this risk is associated management of medical waste in the Optum Care clinical operations and at OptumRx infusion centers. Practitioners are treating patients in person at these locations. UnitedHealth Group manages regulatory and environmental compliance as well as member and employee safety.</p> <p>Legal risk comes in the form of compliance, regulatory and reputational risk.</p>
Market	Relevant, always included	<p>UnitedHealth Group is subject to market-based risk associated with appropriate increasing focus and expectations by customers, stakeholders and competition towards corporate social responsibility and goal-specific action regarding carbon emissions and footprint reduction. As these expectations continue to increase, UnitedHealth Group may be subject to adverse revenue impact.</p>
Reputation	Relevant, always included	<p>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 behavior on behalf of our company, our employees and our partners in the communities that we are privileged to serve. We behave in a way that will reduce our environmental footprint by taking meaningful and transparent actions. Our Environmental Management Team has established a comprehensive Environmental Management System (EMS) to mitigate reputation risks by decreasing the environmental impact of operations through Corporate Environmental Policy Objectives and Environmental Focus Areas.</p>

Acute physical	Relevant, always included	<p>This risk type is relevant and included because we have operations in regions that are vulnerable to natural disasters, which have a potential impact on our facilities and business operations. In 2017 and 2018 UnitedHealth Group experienced financial impacts from extreme weather events (i.e. hurricanes Maria, Irma and Harvey in 2017 and wildfires in Camp and Concow California in 2018). In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E begun to shut down power to prevent inflammation of trees that touch the electricity lines. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events included Hurricane Sally, a Category 2 Atlantic hurricane made landfall in Alabama and Hurricane Laura, a Category 4 hurricane made landfall in Louisiana.</p> <p>Damages from all types of natural disasters over these past few years equated to over \$2 million. These physical climate risks in the U.S. are compounded by aging infrastructure, identified as another risk. Increases in both frequency and intensity of natural disasters pose a risk to our operations and associated revenues. To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks. Our Enterprise utilizes a risk-based business continuity planning process that includes risk scenario-based exercises, written contingency plans and a 24x7 incident response center. These plans apply across our global lines of businesses and create operational redundancies to address the majority of this risk. More specifically, where we have identified critical sites with the highest risk of impact we have backup emergency systems. We developed a multi-dimensional risk-based investment strategy to deploy backup emergency power systems at these critical sites to mitigate the potential effects of extended power outages. These risk areas included compliance, financial, business continuity and utility risk model inputs. Sites exemplifying these risks include our core U.S. pharmaceutical portfolio. This was an initial \$8M investment, and this investment strategy continues to be employed as required at our most critical operational sites.</p>
Chronic physical	Relevant, always included	<p>This risk type is relevant and included because chronic physical changes, as experienced in both frequency and intensity of natural disasters pose a risk to our operations and associated revenues. The number of office closures due to inclement weather continues to affect our operations year after year. In 2018, operations were impacted by wildfires in Camp and Concow, California. The Camp Fire was only 10 miles way from our Chico, CA office located. Smoke particles from the Concow Fire entered our office in Rancho Cordova. Due to concerns about potential health issues due to poor air quality, charcoal filters were installed in the HVAC units. In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E begun to shut down power to prevent inflammation of trees that touch the electricity lines. In 2020, we experienced several extreme weather events that impacted our operations,</p>

		<p>resulting in 266 site closure days. The two most significant events included Hurricane Sally, a Category 2 Atlantic hurricane made landfall in Alabama and Hurricane Laura, a Category 4 hurricane made landfall in Louisiana.</p> <p>Damages from all types of natural disasters over these past few years equated to over \$2 million. Note that the \$2 million is direct cost and does not include potential revenue and earnings impact (i.e. consequential) impacts). To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks. Our Enterprise utilizes a risk-based business continuity planning process that includes risk scenario-based exercises, written contingency plans and a 24x7 incident response center. We have identified critical sites with the highest risk of impact we have backup emergency systems. We developed a multi-dimensional risk-based investment strategy to deploy backup emergency power systems at these critical sites to mitigate the potential effects of extended power outages. These risk areas included compliance, financial, business continuity and utility risk model inputs. Sites exemplifying these risks include our core U.S. pharmaceutical portfolio. This was an initial \$8M investment, and this investment strategy continues to be employed as required at our most critical operational sites.</p>
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C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Risk 1

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Market

Increased cost of raw materials

Primary potential financial impact

Increased indirect (operating) costs

Company-specific description

Inherent risks associated with increases in fuel/energy rates could result in increased energy costs which could impact UnitedHealth Group's financial performance. UnitedHealth Group's headquarters and primary operations are located in Minnesota. The local utility, Xcel Energy, has seen increased costs to maintain transmission and fossil fuel power generation. In 2017 Minnesota utility regulators approved a four-year rate increase to help Xcel Energy cover these costs. The rate increase for 2017 resulted in over \$143,580 in increased costs and the rate increase for 2018 resulted in over \$355,000 in increased costs for UnitedHealth Group. In 2019 Southern California Edison revised Time of Use (TOU) peak hour summer rates for business customers. This resulted in a rate increase of approximately \$32,000 for UnitedHealth Group. Although we did not incur significant increases to utility rates in 2020, Southern California Edison is proposing an 11.7% increase in electricity rates for 2021. The Sacramento Municipal Utility District's (SMUD) upcoming commercial rate restructure will go into effect on January 1, 2022. In order to help manage these risks and future risks, UnitedHealth Group's environmental management team analyzes the deregulated energy market in order to develop electricity and natural gas procurement strategies. These strategies are implemented through energy supply contracts, which involve procuring energy outside of the regulated utility tariff. For example, the Environmental Management Team analyzes the deregulated energy market to develop electricity and natural gas procurement strategies. In 2020, these energy supply contract opportunities resulted in an annual savings and cost avoidance of \$287,263 from purchasing energy for lower than the regulated utility tariff, which offset the increases in costs across regulated markets.

Time horizon

Short-term

Likelihood

Virtually certain

Magnitude of impact

Medium-low



Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

193,500

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

To estimate the financial impact from increases in fuel/energy rates, we analyzed the last 2 years of utility rate increases. Assuming the average rate increase over the past few years will remain consistent, we can estimate the future financial impact.

In 2017 Minnesota utility regulators approved a four-year rate increase to help Xcel Energy cover transmission maintenance and power generation costs. The increased cost for UHG in Minnesota were:

2017: \$143,580

2018: \$355,000

In 2019 Southern California Edison revised Time of Use (TOU) peak hour summer rates for business customers. This resulted in a rate increase to UHG of approximately \$32,000

Although we did not incur significant increases to utility rates in 2020, Southern California Edison is proposing an 11.7% increase in electricity rates for 2021. The Sacramento Municipal Utility District's (SMUD) upcoming commercial rate restructure will go into effect on January 1, 2022.

The average financial impact from increases in energy rates over 2018 and 2019 (excluding 2020) is $(\$355,000 + \$32,000)$ divided by 2, which equates to \$193,500.

Cost of response to risk

530,000

Description of response and explanation of cost calculation

To help manage these and future risks, UHG's Environmental Management Team (EMT) analyzes the deregulated energy market to develop electricity and natural gas procurement strategies which are implemented through energy supply contracts. For example, the EMT analyzes the deregulated energy market to develop electricity and natural gas procurement strategies. In 2020, these energy supply contract opportunities resulted in an annual savings and cost avoidance of \$287,263 from purchasing energy for lower than the regulated utility tariff, which offset the increases in costs across regulated markets.

We estimated the annual cost of managing this risk to be \$500,000 comprised of UHG's EMT and other Enterprise stakeholders responsible for identifying, assessing and responding to climate-related risks and opportunities plus approximately \$30,000 in associated energy broker fees.

Comment

Identifier

Risk 2

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Acute physical

Increased likelihood and severity of wildfires

Primary potential financial impact

Increased capital expenditures

Company-specific description

As a global company, we have operations in regions that are vulnerable to extreme weather events and natural disasters, which have a potential to impact our facilities and business operations. Over the past few years, both the frequency and severity of wildfires have increased. In 2018, operations were impacted by wildfires in Camp and Concow, California. The Camp Fire was only 10 miles away from our Chico, CA



office. Smoke particles from the Concow Fire entered our office in Rancho Cordova. Due to concerns about potential health issues due to poor air quality, charcoal filters were installed in the HVAC units. In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E began to shut down power to prevent inflammation of trees that touch the electricity lines. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events included Hurricane Sally, a Category 2 Atlantic hurricane made landfall in Alabama and Hurricane Laura, a Category 4 hurricane made landfall in Louisiana.

Damages from all types of natural disasters over these past few years equated to over \$2 million. Note that the \$2 million is direct cost and does not include potential revenue and earnings impact (i.e. consequential) impacts). These physical climate risks in the U.S. are compounded by aging infrastructure, identified as Risk 3. To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks. Our Enterprise utilizes a risk-based business continuity planning process that includes risk scenario-based exercises, written contingency plans and a 24x7 incident response center. We have identified critical sites with the highest risk of impact we have backup emergency systems. We developed a multi-dimensional risk-based investment strategy to deploy backup emergency power systems at these critical sites to mitigate the potential effects of extended power outages. These risk areas included compliance, financial, business continuity and utility risk model inputs. Sites exemplifying these risks include our core U.S. pharmaceutical portfolio. The cost equates to an initial \$8 million investment to deploy backup emergency generator systems plus an additional \$2 million since the original investment.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Medium

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate



Potential financial impact figure (currency)

2,000,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

To estimate the financial impact from extreme weather events and natural disasters, we analyzed the last 3 years of impacts weather related events and natural disasters had on our business. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events that impacted our business operations included Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana. Damages from all types of natural disasters over these past few years equated to over \$2 million. Note that the \$2 million is direct cost and does not include potential revenue and earnings impact (i.e. consequential) impacts.

Cost of response to risk

10,500,000

Description of response and explanation of cost calculation

To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks. Our Enterprise utilizes a risk-based business continuity planning process that includes risk scenario-based exercises, written contingency plans and a 24x7 incident response center. These plans apply across our global lines of businesses and create operational redundancies to address the majority of this risk. More specifically, where we have identified critical sites with the highest risk of impact we have backup emergency systems. We developed a multi-dimensional risk-based investment strategy to deploy backup emergency power systems at these critical sites to mitigate the potential effects of extended power outages. These risk areas included compliance, financial, business continuity and utility risk model inputs. Sites exemplifying these risks include our core U.S. pharmaceutical portfolio. This was an initial \$8M investment, and this investment strategy continues to be employed as required at our most critical operational sites.



We estimated the cost of managing this risk to be \$10.5 million. The cost equates to an initial \$8 million investment to deploy backup emergency generator systems plus an additional \$2 million since the original investment, plus \$500,000 comprised of UHG's Environmental Management Team and other Enterprise stakeholders responsible for identifying, assessing and responding to climate-related risks.

Comment

Identifier

Risk 3

Where in the value chain does the risk driver occur?

Direct operations

Risk type & Primary climate-related risk driver

Acute physical

Other, please specify

Aging utility infrastructure

Primary potential financial impact

Other, please specify

Impact to our operations

Company-specific description

Inherent risks associated with aging infrastructure to support the delivery of energy sources such as natural gas and electricity may have a potential impact on our business operations. UnitedHealth Group's headquarters and primary operations are located in Minnesota. The local utility, Xcel Energy, has seen increased costs to maintain aging transmission and power generation infrastructure. Additionally, we've seen the number of utility power outages across our portfolio increase from less than 20 in 2017 to over 50 in 2018. Then, in 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E begun to shut down power to prevent inflammation of trees that touch the electricity lines. This was a direct result of their aging infrastructure that was attributed to the cause of wildfires in 2018. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in

266 site closure days. The two most significant events that impacted our business operations included Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana.

Numerous studies including the Fourth National Climate Assessment Volume II Impacts, Risks, and Adaptation in the United States and the American Society of Civil Engineers annual Infrastructure Report Card reference risks associated with aging utility infrastructure compounded by increases in severe weather and natural disasters, identified as Risk 2. The result is a greater risk to longer and more frequent power interruptions which could impact UnitedHealth Group's core operations.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Medium-low

Are you able to provide a potential financial impact figure?

Yes, an estimated range

Potential financial impact figure (currency)

Potential financial impact figure – minimum (currency)

193,500

Potential financial impact figure – maximum (currency)

2,000,000

Explanation of financial impact figure

Numerous studies including the Fourth National Climate Assessment Volume II Impacts, Risks, and Adaptation in the United States and the American Society of Civil Engineers annual Infrastructure Report Card reference risks associated with aging utility infrastructure compounded by increases in severe weather and natural disasters, identified as Risk 2. Therefore, to estimate the financial impact from aging utility infrastructure, we considered the financial impact of both Risk 1- Increases in fuel/energy rates, and Risk 2- Increases in frequency and severity of wildfires. Therefore, we feel that \$193,500 to \$2,000,000 is an appropriate estimated range for the potential financial impact.

Cost of response to risk

500,000

Description of response and explanation of cost calculation

In order to manage this risk, UnitedHealth Group developed an investment strategy to deploy backup emergency systems as necessary at these operationally critical sites to mitigate the potential effects of extended power outages. This multi-million dollar investment was focused on our top tier sites based on operational risk, taking into account member facing, compliance, financial, business continuity and utility risk model inputs. Of particular focus were our core pharmaceutical distribution centers. Note that the multi-million dollar investment to deploy backup emergency systems at operationally critical sites is considered a one-time capital expense.

We estimated the cost of managing this risk to be \$500,000 comprised of UnitedHealth Group's energy management team and other Enterprise stakeholders responsible for identifying, assessing and responding to climate-related risks and opportunities.

Comment

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

Identifier

Opp1

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Energy source

Primary climate-related opportunity driver

Other, please specify

Deregulated energy procurement opportunities

Primary potential financial impact

Reduced indirect (operating) costs

Company-specific description

As the U.S. electricity supply continues to add new sources of renewable energy, alternative energy and energy storage to the grid, further deregulation of electricity markets will allow customers to access these sources and could drive energy down costs. UHG's Environmental Management Team (EMT) monitors and leverages deregulated energy market opportunities through energy supply contracts. In 2020, these energy supply contract opportunities resulted in an annual deregulated market savings and cost avoidance of \$287,263 from purchasing energy at tariffs lower than the regulated utility tariff, which offset the increases in costs across regulated markets.

Time horizon

Short-term

Likelihood

Virtually certain

Magnitude of impact

Medium-low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

333,201

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

To estimate the financial impact from deregulated energy procurement opportunities, we analyzed the last 3 years of savings from procuring energy in deregulated utility markets. Assuming the average savings over the past 3 years will remain consistent, we can estimate the future financial impact. By pursuing opportunities from deregulated fuel/energy tariffs, we have achieved an annual savings of \$284,000 in 2018, \$428,340 in 2019, and \$287,263 in 2020. In 2020, the team executed 17 contracts across 113 different sites. The average savings over the 3 year period is $(\$284,000 + \$428,340 + \$287,263) \div 3$, which equates to \$333,201. As the U.S. electricity supply continues to add new sources of renewable energy, alternative energy and energy storage to the grid, further deregulation of the electricity market will allow customers to access these sources and could drive energy down costs. UnitedHealth Group's Environmental Management Team will continue to leverage deregulated energy market opportunities through similar energy supply contracts.

Cost to realize opportunity

530,000

Strategy to realize opportunity and explanation of cost calculation

In order to realize this opportunity, UnitedHealth Group utilizes an Environmental Management Team that actively monitors changes in regulation and takes specific action on deregulated energy market opportunities. For example, Environmental Management Team analyzes the deregulated energy market in order to develop electricity and natural gas procurement strategies. These strategies are implemented through energy supply contracts. In 2020, the team executed seven (17) contracts across (113) different sites. We estimated the cost of managing this risk to be \$500,000 comprised of UHG's EMT and other UHG stakeholders responsible for identifying, assessing and responding to climate-related risks and opportunities plus approximately \$30,000 in associated energy broker fees.

Comment

Identifier

Opp2

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Resilience

Primary climate-related opportunity driver

Other, please specify

Increased resiliency and business continuity and decreased operating costs (e.g. from damages due to extreme weather events)

Primary potential financial impact

Other, please specify

Increased resiliency and business continuity and decreased operating costs (e.g. from damages due to extreme weather events)

Company-specific description

Increases in both frequency and intensity of natural disasters pose both a risk and opportunity to business continuity, capital planning and unexpected expenditures. In 2017 and 2018 UnitedHealth Group experienced financial impacts to operating costs from extreme weather events

(i.e. hurricanes Maria, Irma and Harvey in 2017 and wildfires in Camp and Concow California in 2018. In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E began to shut down power to prevent inflammation of trees that touch the electricity lines. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events included Hurricane Sally, a Category 2 Atlantic hurricane made landfall in Alabama and Hurricane Laura, a Category 4 hurricane made landfall in Louisiana. Damages from all types of natural disasters over these past few years equated to over \$2 million. Note that the \$2 million is direct cost and does not include potential revenue and earnings impact (i.e. consequential) impacts. Managing risks associated with extreme weather events and natural disasters has opened opportunities in resiliency, business continuity planning and energy efficiency. For example, UnitedHealth Group Enterprise Real Estate Services utilizes this opportunity to evaluate changing assets and moving operations due to environmental impacts. Our facility in Sugarland TX experienced severe flooding from Hurricane Harvey in 2017, which closed the facility until early 2018. Resiliency is considered an important aspect when evaluating both existing and new facilities. We relocated to a new site in Orlando due in part to resiliency gaps in our existing site. As increases in both frequency and intensity of natural disasters increase risks to these assets and their associated operations, continued sensitivity to high impact weather events becomes a key part of our Enterprise site selection and resiliency. The opportunity to increased resiliency and business continuity is expected to result in decreased operating costs from future extreme weather events.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Medium

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

2,000,000

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

To estimate the financial impact from extreme weather events and natural disaster resiliency, we analyzed the last few years of impacts weather related events and natural disasters had on our business. The total operational losses from the direct impacts on our facilities during the worst case year were approximately \$2 million (from the hurricanes Harvey, Irma, and Maria in 2017). Note that the \$2 million is direct cost and does not include potential revenue and earnings impact (i.e. consequential) impacts. Although, we did not experience the same magnitude of operational losses from 2018 wildfires in Camp and Concow, California, or 2019 after "red flag" warning about the possibility of wildfires, in 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events that impacted our business operations included Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana. Damages from all types of natural disasters over these past few years equated to over \$2 million. Through resilience planning, we assume that we can avoid financial impacts from extreme weather and natural disasters and in turn increase business continuity and decrease operating costs. Enterprise Real Estate Services will continue to pursue opportunities to increase resiliency by evaluating changing assets and moving operations due to environmental impacts. As increases in both frequency and intensity of natural disasters increase risks to these assets and their associated operations, continued sensitivity to high impact weather events becomes a key part of site selection and resiliency.

Cost to realize opportunity

10,500,000

Strategy to realize opportunity and explanation of cost calculation

In order to realize this opportunity, UnitedHealth Group Enterprise Real Estate Services pursues opportunities to increase resiliency by evaluating changing assets and moving operations due to environmental impacts. Our facility in Sugarland TX experienced severe flooding from Hurricane Harvey in 2017, which closed the facility until early 2018. Resiliency is considered an important aspect when evaluating both existing and new facilities. We relocated to a new site in Orlando due in part to resiliency gaps in our existing site. In 2019, after "red flag" warning about the possibility of wildfires was declared in some areas of California, the electricity company PG&E begun to shut down power to prevent inflammation of trees that touch the electricity lines. In 2020, we experienced several extreme weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The two most significant events that impacted our business operations included

Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana. We also developed an investment strategy to deploy backup emergency systems as necessary at these operationally critical sites to mitigate the potential effects of extended power outages. This multi-million dollar investment was focused on our top tier sites based on operational risk, taking into account member facing, compliance, financial, business continuity and utility risk model inputs. Of particular focus were our core pharmaceutical distribution centers. We estimated the cost of managing this risk to be \$10.5 million. The cost equates to an initial \$8 million investment to deploy backup emergency generator systems plus an additional \$2 million since the original investment, plus \$500,000 comprised of UHG's Environmental Management Team and other Enterprise stakeholders responsible for identifying, assessing and responding to climate-related.

Comment

Identifier

Opp3

Where in the value chain does the opportunity occur?

Direct operations

Opportunity type

Resilience

Primary climate-related opportunity driver

Participation in renewable energy programs and adoption of energy-efficiency measures

Primary potential financial impact

Reduced indirect (operating) costs

Company-specific description

Inherent opportunities from participation in renewable energy programs and adoption of energy-efficiency measures have a potential positive financial impact through reduced cost of business operations. For example, UnitedHealth Group's Environmental Management Team leverages



off-site renewable energy generation programs through energy supply contracts that include 100% renewable energy. In 2020, these 100% renewable energy supply contract opportunities resulted in an annual savings of \$287,263 and also included 19,647 MWh in renewable energy offsetting 100% of Scope 2 GHG emissions for 41 sites. Additionally, the Environmental Management Team implemented approximately 756.44 MWh in energy-efficiency measures that reduced annual operational costs by over \$77,000.

Time horizon

Medium-term

Likelihood

More likely than not

Magnitude of impact

Medium-low

Are you able to provide a potential financial impact figure?

Yes, a single figure estimate

Potential financial impact figure (currency)

365,263

Potential financial impact figure – minimum (currency)

Potential financial impact figure – maximum (currency)

Explanation of financial impact figure

To estimate the financial impact from participation in renewable energy programs and adoption of energy-efficiency measures, we analyzed the savings from both. Starting in 2018, UnitedHealth Group's Environmental Management Team leveraged off-site renewable energy programs through energy supply contracts that include 100% renewable energy. In 2020, these 100% renewable energy supply contract opportunities resulted in an annual savings of \$287,263 and also included 19,647 MWh in renewable energy offsetting 100% of Scope 2 GHG emissions for 41 sites. Additionally, the Environmental Management Team implemented approximately 647,037 kWh in energy-efficiency measures that

reduced annual operational costs by \$78,000. The estimated financial impact of this opportunity is derived from this sum of these two savings figures, (\$287,263 + \$78,000) which equates to a potential financial impact figure of \$365,263.

Cost to realize opportunity

1,037,295

Strategy to realize opportunity and explanation of cost calculation

In order to realize this opportunity, UnitedHealth Group utilizes an Environmental Management Team that pursues opportunities to participate in renewable energy programs and implement energy-efficiency measures that reduce operational costs. In 2020, UnitedHealth Group's Environmental Management Team leveraged off-site renewable energy programs through energy supply contracts that include 100% renewable energy. Additionally, the Environmental Management Team implemented 27 energy-efficiency measures. We estimated the cost to realize this opportunity to be \$1,037,295. The cost equates to \$537,295 investment in energy efficiency measures and renewable energy plus \$500,000 comprised of UnitedHealth Group's energy management team and other Enterprise stakeholders responsible for identifying, assessing and responding to climate-related risks and opportunities.

Comment

C3. Business Strategy

C3.1

(C3.1) Have climate-related risks and opportunities influenced your organization's strategy and/or financial planning?

No

C3.5

(C3.5) Why have climate-related risks and opportunities not influenced your strategy and/or financial planning?

Beyond operational impacts experienced due to weather-related events, climate change has not been identified to be a material risk; and therefore, is not identified as a significant driver for business strategy.



UnitedHealth Group offers health care and insurance products and health care technology and related services. As we focus on helping to create a modern, high-performing health system, building healthier communities, inclusion and diversity, responsible business practices and environmental health, that the degree to which climate change would impact our ability to achieve this mission is one reason why UnitedHealth Group has an environmental health focused-dimension, and that we have the diagnostic systems and tools in place to capture that materiality as it might unfold. At this time, operational impacts experienced due to weather-related events is material. Additionally, UnitedHealth Group continues to evaluate and evolve its sustainability performance measurement objectives and goal setting to be more inclusive of the total business strategy, and has the systems in place to monitor materiality of impact to overall business strategy and mission.

UnitedHealth Group continues to broaden its internal stakeholder pool, with particular focus on the UnitedHealthcare and Optum lines of business. Current and future sustainability strategy planning will focus on collaboration and input from and alignment with these business units and their strategies. We continue to monitor for the materiality of climate-related risks from weather-related events, for more formal integration of climate-related issues into our business strategy.

We review feedback from our stakeholders with our executive leadership and board of directors to inform the strategic direction of our company and address critical issues of concern. Such feedback, combined with extensive peer and industry benchmarking on environmental, social and governance (ESG) topics, has been considered in determining our most material ESG topics. We are dedicated to focusing on the following material topics determined through broad stakeholder engagement and approval from our senior leaders and Board of Directors.: Helping to Create a Modern, High-Performing Health System, Our People and Culture, Responsible Business Practices and Environmental Health.

Please refer to our 2020 UHG Sustainability Report for additional information and context. <https://sustainability.uhg.com/>

UnitedHealth Group's Enterprise Resiliency and Response team constantly monitors weather conditions which would impact our sites' business continuity, and uses established processes and systems to mitigate weather-related interruptions in collaboration with Real Estate Services and the lines of businesses. As such, UnitedHealth Group incorporates the potential for weather-related events into operational and resiliency planning. UnitedHealth Group implemented an initial \$8M investment strategy to provide back-up power as required at our most critical operational sites based on operational intensity and business continuity and other risk elements; this is intended to mitigate climate-related risk due to weather-related events. An additional \$2M has been spent since the original \$8M investment.



This multi-million dollar investment was focused on our top tier sites based on operational risk taking into account, member facing, compliance, financial, business continuity and utility risk model inputs. Of particular focus were our core pharmaceutical distribution centers. UnitedHealth Group will continue to manage investment, business continuity and pricing risks as impacted by climate change through its existing risk management practices, and review inclusion into its business strategy accordingly .

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

Absolute target

C4.1a

(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.

Target reference number

Abs 1

Year target was set

2019

Target coverage

Other, please specify

U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites

Scope(s) (or Scope 3 category)

Scope 1+2 (market-based)



Base year

2017

Covered emissions in base year (metric tons CO2e)

95,079

Covered emissions in base year as % of total base year emissions in selected Scope(s) (or Scope 3 category)

55

Target year

2023

Targeted reduction from base year (%)

3

Covered emissions in target year (metric tons CO2e) [auto-calculated]

92,226.63

Covered emissions in reporting year (metric tons CO2e)

73,392

% of target achieved [auto-calculated]

760.3151063852

Target status in reporting year

Underway

Is this a science-based target?

No, and we do not anticipate setting one in the next 2 years

Target ambition

Please explain (including target coverage)

In 2019, a new multi-year goal to reduce 2017 Scope 1 and Scope 2 (Market-Based) GHG emission by 3% by the end of 2023 (for our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites) has been established.

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?

Other climate-related target(s)

C4.2b

(C4.2b) Provide details of any other climate-related targets, including methane reduction targets.

Target reference number

Oth 1

Year target was set

2016

Target coverage

Other, please specify

U.S. portfolio (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) for which we are directly invoiced for water by the utility

Target type: absolute or intensity

Target type: category & Metric (target numerator if reporting an intensity target)

Resource consumption or efficiency

Other, please specify



Implement water efficiency measures across the controllable U.S. Administrative portfolio (70 locations) to ensure a minimum of 75% of the occupied square footage meet or exceed LEED Guidelines for indoor water efficiency by the end of 2020

Target denominator (intensity targets only)

Base year

2017

Figure or percentage in base year

Target year

2020

Figure or percentage in target year

Figure or percentage in reporting year

% of target achieved [auto-calculated]

Target status in reporting year

Achieved

Is this target part of an emissions target?

No

Is this target part of an overarching initiative?

No, it's not part of an overarching initiative



Please explain (including target coverage)

Water Efficiency: Implement water efficiency measures across the controllable U.S. Administrative portfolio (70 U.S. locations in 18 states) to ensure a minimum of 75% of the occupied square footage meet or exceed LEED Guidelines for indoor water efficiency by the end of 2020.

Target reference number

Oth 2

Year target was set

2016

Target coverage

Other, please specify

U.S. office locations where UnitedHealth Group is responsible for hauling municipal waste & recycling

Target type: absolute or intensity

Target type: category & Metric (target numerator if reporting an intensity target)

Waste management

Other, please specify

Implement an enhanced waste mgmt. strategy at one of our headquarters office complexes, focused on food waste mgmt. and evolved recycling practices, to increase the amount of waste diverted from landfills

Target denominator (intensity targets only)

Base year

2017

Figure or percentage in base year

Target year

Figure or percentage in target year

Figure or percentage in reporting year

% of target achieved [auto-calculated]

Target status in reporting year

Underway

Is this target part of an emissions target?

No

Is this target part of an overarching initiative?

No, it's not part of an overarching initiative

Please explain (including target coverage)

Waste & Recycling: Implement an enhanced waste mgmt. strategy at one of our headquarters office complexes, focused on food waste mgmt. and evolved recycling practices, to increase the amount of waste diverted from landfills. This will allow for future portfolio-wide diversion rate goal setting.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	21	858.31
To be implemented*	6	202.21
Implementation commenced*	3	117.89
Implemented*	74	8,238.87
Not to be implemented	0	0

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

Initiative category & Initiative type

Energy efficiency in buildings

Building Energy Management Systems (BEMS)

Estimated annual CO2e savings (metric tonnes CO2e)

18.28

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory



Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

11,838

Investment required (unit currency – as specified in C0.4)

510

Payback period

<1 year

Estimated lifetime of the initiative

6-10 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings

Building Energy Management Systems (BEMS)

Estimated annual CO2e savings (metric tonnes CO2e)

1.25

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

799

Investment required (unit currency – as specified in C0.4)

870

Payback period

1-3 years

Estimated lifetime of the initiative

6-10 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings

Heating, Ventilation and Air Conditioning (HVAC)

Estimated annual CO2e savings (metric tonnes CO2e)

18.08

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

2,542

Investment required (unit currency – as specified in C0.4)

0

Payback period

<1 year

Estimated lifetime of the initiative

3-5 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings

Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

2.82

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

486

Investment required (unit currency – as specified in C0.4)

495

Payback period

1-3 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings

Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

244.24

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

48,946

Investment required (unit currency – as specified in C0.4)

114,842

Payback period

4-10 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings
Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

51.12

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

9,300

Investment required (unit currency – as specified in C0.4)

50,200

Payback period

11-15 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings
Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

13.59

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

2,630

Investment required (unit currency – as specified in C0.4)

7,397

Payback period

16-20 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings
Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

1.04

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

226

Investment required (unit currency – as specified in C0.4)

45,900

Payback period

21-25 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Energy efficiency in buildings
Lighting

Estimated annual CO2e savings (metric tonnes CO2e)

6.28

Scope(s)

Scope 2 (location-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

1,136

Investment required (unit currency – as specified in C0.4)

495

Payback period

>25 years

Estimated lifetime of the initiative

16-20 years

Comment

Initiative category & Initiative type

Low-carbon energy consumption

Wind

Estimated annual CO2e savings (metric tonnes CO2e)

7,215.07



Scope(s)

Scope 2 (market-based)

Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

24,460

Payback period

No payback

Estimated lifetime of the initiative

1-2 years

Comment

Initiative category & Initiative type

Low-carbon energy consumption

Other, please specify

U.S. Any Source of Renewable Energy

Estimated annual CO₂e savings (metric tonnes CO₂e)

667.1

Scope(s)

Scope 2 (market-based)



Voluntary/Mandatory

Voluntary

Annual monetary savings (unit currency – as specified in C0.4)

0

Investment required (unit currency – as specified in C0.4)

11,558

Payback period

No payback

Estimated lifetime of the initiative

1-2 years

Comment

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Dedicated budget for energy efficiency	UnitedHealth Group understands the importance of reducing carbon emissions at our facilities and the commitment to capital investment in carbon reduction projects. To meet this objective, UnitedHealth Group sets an annual goal of investing a minimum of \$500,000 in energy and water conservation initiatives each year. Implementation of these initiatives is based on financial optimization calculations.

C4.5

(C4.5) Do you classify any of your existing goods and/or services as low-carbon products or do they enable a third party to avoid GHG emissions?

No

C5. Emissions methodology

C5.1

(C5.1) Provide your base year and base year emissions (Scopes 1 and 2).

Scope 1

Base year start

January 1, 2019

Base year end

December 31, 2019

Base year emissions (metric tons CO₂e)

6,595

Comment

Scope 2 (location-based)

Base year start

Base year end

Base year emissions (metric tons CO₂e)

Comment

Scope 2 (market-based)

Base year start

January 1, 2019

Base year end

December 31, 2019

Base year emissions (metric tons CO₂e)

74,505

Comment

C5.2

(C5.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO₂e?

Reporting year

Gross global Scope 1 emissions (metric tons CO₂e)

24,487

Comment

2020 includes one additional Scope 1 data source, fuel oil no. 2, previously not reported. 2020 includes integrated clinical sites which were previously not reported. The emissions from the integrated clinical sites (including fuel oil no. 2) adds 3,345 mtCO₂e, or 13.7%, to our Scope 1 emissions.

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO₂e?

Reporting year

Scope 2, location-based

156,751

Scope 2, market-based (if applicable)

148,741

Comment

2020 Scope 2 (Market-Based) emissions include integrated clinical sites and sites in the APAC Region which were previously not reported. The emissions from integrated clinical added 8,116 mtCO₂e, or 5.5%, to our Scope 2 (Market-Based) emissions. The emissions from APAC region sites added 1,080 mtCO₂e, or 0.7%, to our Scope 2 (Market-Based) emissions.

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?

No

C6.5

(C6.5) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, not yet calculated

Please explain

Capital goods

Evaluation status

Relevant, not yet calculated

Please explain



Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Relevant, not yet calculated

Please explain

Upstream transportation and distribution

Evaluation status

Relevant, not yet calculated

Please explain

Waste generated in operations

Evaluation status

Relevant, calculated

Metric tonnes CO₂e

24,354

Emissions calculation methodology

Waste Generated in Operations represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).

GHG calculations based on the GHG Protocol “Supplier-specific method”, which involves utilizing the emissions factor provided by our waste treatment company – recovery for recycling. Emissions calculated for 7,658 metric tonnes of total municipal waste disposed.

Excludes medical, pharmaceutical and electronic waste



Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

Business travel

Evaluation status

Relevant, calculated

Metric tonnes CO2e

21,653

Emissions calculation methodology

Business travel for Global Integrated Employees

Business travel includes rental car mileage, rail mileage and commercial air travel mileage broken down by flight segments: long flights (> 699 miles), medium flights (300-699 miles) and short flights (< 300 miles). The data for rental car mileage is obtained through National, Enterprise and Hertz. The data for rail is obtained through BCD Travel. The data for commercial air travel is obtained through BCD Travel. Corporate travel policies are in place insure is accurate. Emissions factors, assumptions and calculation methodologies are derived from EPA Emission Factors for Greenhouse Gas Inventories (March 2020).

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

Employee commuting

Evaluation status

Relevant, calculated



Metric tonnes CO2e

65,007

Emissions calculation methodology

U.S. Employee Commuting GHG

Protocol calculation methodology: Average data method, which involves estimating emissions from employee commuting based on average (e.g., national) data on commuting patterns. Assumptions:

- (1) Number of employees: Enterprise wide-US employees as of 12/31/2020.
- (2) Enterprise wide-US data for the monthly percentage of employees working in offices based on Enterprise wide-employee badge swipe data.
- (3) Average breakdown of transport modes used by employees: Assume by car with emissions factor of 0.00033761 mtCO2e/mile
- (4) Average distance traveled by Enterprise wide-US based employees.
- (5) Average number working days per year: Assume 239 working days per year.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Upstream leased assets

Evaluation status

Relevant, calculated

Metric tonnes CO2e

102,481

Emissions calculation methodology

Global Upstream Leased Assets Upstream leased assets include facilities that the Landlord is responsible for utility payments per their lease agreement. CO2e emissions are calculated using the Corporate Standard for Greenhouse Gas Protocol Technical Guidance for Calculating Scope 3 Emissions Average Data Method, which involves estimated emissions for each leased asset. The average emissions per square foot



from Scope 1 (natural gas) and 2 location-based calculations is multiplied by the square footage each upstream leased asset in order to estimate the total emissions for the particular asset.

Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Please explain

Downstream transportation and distribution

Evaluation status

Relevant, not yet calculated

Please explain

Processing of sold products

Evaluation status

Not relevant, explanation provided

Please explain

UnitedHealth Group is a health insurance / health care services provider. As a result, the emissions associated with the processing of sold products is included in the energy consumed by our facilities and is reported in our Scope 1 and Scope 2 emissions.

Use of sold products

Evaluation status

Not relevant, explanation provided

Please explain



UnitedHealth Group is a health insurance / health care services provider. As a result, there are no emissions associated with the direct use of our sold services.

End of life treatment of sold products

Evaluation status

Relevant, not yet calculated

Please explain

Downstream leased assets

Evaluation status

Not relevant, explanation provided

Please explain

As a general practice, UnitedHealth Group does not own any real estate assets leased to other parties. Any subleases that exist typically have energy cost and consumption paid by the sub-tenants occupying the subleased space.

Franchises

Evaluation status

Not relevant, explanation provided

Please explain

UnitedHealth Group does not have franchise operations.

Investments

Evaluation status

Not relevant, explanation provided



Please explain

UnitedHealth Group is a health insurance / health care services provider. As a result, the nature of our business does not involve Scope 3 emissions from investments.

Other (upstream)

Evaluation status

Not relevant, explanation provided

Please explain

UnitedHealth Group does not have other upstream emissions.

Other (downstream)

Evaluation status

Not relevant, explanation provided

Please explain

UnitedHealth Group does not have other downstream emissions.

C6.7

(C6.7) Are carbon dioxide emissions from biogenic carbon relevant to your organization?

No

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO₂e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.



Intensity figure

0.55

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

181,238

Metric denominator

full time equivalent (FTE) employee

Metric denominator: Unit total

330,000

Scope 2 figure used

Location-based

% change from previous year

4.56

Direction of change

Increased

Reason for change

Scope 1 and Scope 2 increase for all emissions reported is the result of M&A activity, expanded APAC business operations and expanded reporting of integrated clinical operations in the U.S.

Intensity figure

704.82

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

181,238



Metric denominator

unit total revenue

Metric denominator: Unit total

257.14

Scope 2 figure used

Location-based

% change from previous year

0.02

Direction of change

Decreased

Reason for change

Scope 2 (location-based) emissions reduction initiatives as reported in C4.3b including Building Energy Management Systems (BEMS) changes as well as HVAC and lighting upgrades.

These decreases were offset by increases in Scope 1 and Scope 2 emissions as a result of M&A activity, expanded APAC business operations and expanded reporting of integrated clinical operations in the U.S.

Unit total revenue in billion USD.

C7. Emissions breakdowns

C7.1

(C7.1) Does your organization break down its Scope 1 emissions by greenhouse gas type?

Yes

C7.1a

(C7.1a) Break down your total gross global Scope 1 emissions by greenhouse gas type and provide the source of each used greenhouse warming potential (GWP).

Greenhouse gas	Scope 1 emissions (metric tons of CO ₂ e)	GWP Reference
CO ₂	13,416.59	IPCC Fourth Assessment Report (AR4 - 100 year)
CH ₄	9.03	IPCC Fourth Assessment Report (AR4 - 100 year)
N ₂ O	16.58	IPCC Fourth Assessment Report (AR4 - 100 year)
HFCs	5,284.34	Other, please specify IPCC Fourth Assessment Report (AR4 - 100 year) R-404A, R-407C, R410A, R-507 and ASHRAE - Environmental Characteristics of Several Refrigerants R-134A
Other, please specify HCFCs	5,760.16	Other, please specify ASHRAE - Environmental Characteristics of Several Refrigerants R-22

C7.2

(C7.2) Break down your total gross global Scope 1 emissions by country/region.

Country/Region	Scope 1 emissions (metric tons CO ₂ e)
Other, please specify U.S. Integrated Clinical	3,805.82
Other, please specify U.S. Data Center	769.339
Other, please specify U.S. East	2,236.058

Other, please specify U.S. Pharmacy	1,533.191
Other, please specify U.S. Twin Cities	13,127.723
Other, please specify U.S. West	2,832.404
Other, please specify EMEA	78.818
Other, please specify APAC	103.34

C7.3

(C7.3) Indicate which gross global Scope 1 emissions breakdowns you are able to provide.

By business division

By activity

C7.3a

(C7.3a) Break down your total gross global Scope 1 emissions by business division.

Business division	Scope 1 emissions (metric ton CO ₂ e)
Optum	13,636.397
UnitedHealthcare	2,638.511
UnitedHealth Group	8,211.783

C7.3c

(C7.3c) Break down your total gross global Scope 1 emissions by business activity.

Activity	Scope 1 emissions (metric tons CO ₂ e)
Integrated Clinical	3,805.82
Data Center	769.339
Administrative	18,358.093
Pharmacy	1,553.44

C7.5

(C7.5) Break down your total gross global Scope 2 emissions by country/region.

Country/Region	Scope 2, location-based (metric tons CO ₂ e)	Scope 2, market-based (metric tons CO ₂ e)	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low-carbon electricity, heat, steam or cooling accounted for in Scope 2 market-based approach (MWh)
Other, please specify U.S. Integrated Clinical	15,631.166	15,520.148	37,116.02	36,865.13
Other, please specify U.S. Data Center	60,739.094	60,739.094	107,193.94	107,193.94
Other, please specify U.S. East	12,028.884	6,450.939	31,344.05	17,215.08
Other, please specify U.S. Pharmacy	14,016.013	13,672.789	31,426.39	30,295.56

Other, please specify U.S. Twin Cities	31,036.895	31,036.895	53,287.83	53,287.83
Other, please specify U.S. West	21,866.228	19,888.255	51,391.06	47,254.82
Other, please specify EMEA	352.959	352.959	1,122.06	1,122.06
Other, please specify APAC	1,079.967	1,079.967	1,436.31	1,436.31

C7.6

(C7.6) Indicate which gross global Scope 2 emissions breakdowns you are able to provide.

By business division

By activity

C7.6a

(C7.6a) Break down your total gross global Scope 2 emissions by business division.

Business division	Scope 2, location-based (metric tons CO ₂ e)	Scope 2, market-based (metric tons CO ₂ e)
Optum	120,858.319	115,744.053
UnitedHealthcare	29,897.79	27,001.9
UnitedHealth Group	5,995.097	5,995.092

C7.6c

(C7.6c) Break down your total gross global Scope 2 emissions by business activity.

Activity	Scope 2, location-based (metric tons CO ₂ e)	Scope 2, market-based (metric tons CO ₂ e)
Integrated Clinical	15,631.166	15,520.148
Data Center	60,739.094	60,739.094
Administrative	66,364.933	58,809.015
Pharmacy	14,016.013	13,672.789

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Increased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO ₂ e)	Direction of change	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	3,512.52	Decreased	2.1	Our gross Scope 1+2 (Market-Based) emissions increased by 3.65%, primarily from a 7.50% increase from a change in boundary. This increase was reduced from renewable energy purchases and emissions reduction activities completed during the reporting year. Last year 3,512.52 mtCO ₂ e were reduced through unbundled

				renewable energy purchases (via RECs). These renewable energy supply contract opportunities resulted in an annual savings of \$287,263 and also included 19,647 MWh in renewable energy reducing Scope 2 (Market-Based) GHG emissions for 41 sites. Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.53 mtCO ₂ e, therefore we arrived at a 2.10% decrease from changes in renewable energy consumption through $(-3,512.52/167,127.23)*100 = -2.10\%$ (i.e. a 2.10% decrease in emissions).
Other emissions reduction activities	356.59	Decreased	0.21	Our gross Scope 1+2 (Market-Based) emissions increased by 3.65%, primarily from a 7.50% increase from a change in boundary. This increase was reduced from renewable energy purchases and emissions reduction activities completed during the reporting year. The Environmental Management Team implemented approximately 756.44 MWh in energy-efficiency measures that reduced annual operational costs by over \$77,000. Last year 356.59 mtCO ₂ e were reduced through emissions reduction activities. Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.53 mtCO ₂ e, therefore we arrived at a 0.21% decrease from other emissions reduction activities through $(-356.59/167,127.23)*100 = -0.21\%$ (i.e. a 0.21% decrease in emissions).
Divestment	1,730.09	Decreased	1.04	Last year 1,730.09 metric tonnes of CO ₂ e were reduced by divestment activity (which includes facilities that had emissions in 2019, but were closed before or during 2020). Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.23 mtCO ₂ e, therefore we arrived at a 1.04 % decrease through $(-1,730.09/167,127.23)*100 = -1.04\%$ (i.e. a 1.04% decrease in emissions).
Acquisitions	932.75	Increased	0.56	Last year 932.75 metric tonnes of CO ₂ e were added by acquisition activity (which includes new facilities acquired in 2020 creating new sources of GHG emissions). Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.23 mtCO ₂ e, therefore we arrived at a 0.56% increase through $(932.75/167,127.23)*100 = 0.56\%$ (i.e. a 0.56% increase in emissions).
Mergers	0	No change	0	No change in mergers

Change in output	514	Decreased	0.31	Last year 514.00 metric tonnes of CO ₂ e were added by an decrease in business activity at our largest data center operations. Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.23 mtCO ₂ e, therefore we arrived at a 0.31% decrease through $(-514.00/167,127.23)*100 = -0.31\%$ (i.e. a 0.31% decrease in emissions).
Change in methodology	0	No change	0	No change in methodology.
Change in boundary	12,540.77	Increased	7.5	Emissions increased by 12,540.77 metric tonnes of CO ₂ e due to the inclusion of expanded APAC business operations and integrated U.S. clinical operations Scope 1 and Scope 2 (Market-Based) emissions in calendar year 2020 calculations. Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.23 mtCO ₂ e, therefore we arrived at a 7.50% increase through $(12,540.77/167,127.23)*100 = 7.50\%$ (i.e. a 7.50% increase in emissions).
Change in physical operating conditions	0	No change	0	No change in physical operating conditions.
Unidentified	1,259.82	Decreased	0.75	A decrease of 1,259.82 metric tonnes of CO ₂ e in 2020 is from unidentified sources. Our total Scope 1 and Scope 2 (Market-Based) emissions in the previous year was 167,127.23 mtCO ₂ e, therefore we arrived at a 0.75% decrease through $(-1,259.82/167,127.23)*100 = -0.75\%$ (i.e. a 0.75% decrease in emissions).
Other	0	No change	0	No change in other.

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Market-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	No
Consumption of purchased or acquired cooling	No
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	HHV (higher heating value)	0	67,374	67,374

Consumption of purchased or acquired electricity		19,647	294,671	314,318
Total energy consumption		19,647	362,045	381,692

C8.2b

(C8.2b) Select the applications of your organization's consumption of fuel.

	Indicate whether your organization undertakes this fuel application
Consumption of fuel for the generation of electricity	Yes
Consumption of fuel for the generation of heat	Yes
Consumption of fuel for the generation of steam	No
Consumption of fuel for the generation of cooling	No
Consumption of fuel for co-generation or tri-generation	No

C8.2c

(C8.2c) State how much fuel in MWh your organization has consumed (excluding feedstocks) by fuel type.

Fuels (excluding feedstocks)

Natural Gas

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

48,327.23



MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

48,327.23

Emission factor

53.07058

Unit

kg CO2e per million Btu

Emissions factor source

ENERGY STAR Technical Reference for Greenhouse Gas Emissions: Revised emission factors for selected fuels: Federal Register (2010) EPA; 40 CFR Part 98; Mandatory Reporting of Greenhouse Gases; Final Rule, 17Dec10, 81 pp. With Amendments from Memo: Table of Final 2013 Revisions to the Greenhouse Gas Reporting Rule (PDF) to 40 CFR part 98, subpart C: Table C-1 to Subpart C—Default CO2 Emission Factors and High Heat Values for Various Types of Fuel and Table C-2 to Subpart C—Default CH4 and N2O Emission Factors for Various Types of Fuel.

Comment

Natural Gas

Fuels (excluding feedstocks)

Other, please specify

SFGO (Sulphur Free Gas Oil)

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

2.74

MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

2.74

Emission factor

11.96413

Unit

kg CO2e per liter

Emissions factor source

UK Government GHG Conversion Factors for Company Reporting Year 2020, Liquid Fuels, Diesel (average biofuel blend)

Comment

SFGO Emission Factor for Ireland

Fuels (excluding feedstocks)

Propane Gas

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

970.07

MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

970.07

Emission factor

5.74165

Unit

kg CO2e per gallon

Emissions factor source

EEPA Center for Corporate Climate Leadership Emissions Factors for Greenhouse Gas Inventories. Last Modified: 26 March 2020 Table 1,
Other Fuels - Gaseous

Comment

Propane Gas

Fuels (excluding feedstocks)

Diesel

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

1,315.37

MWh fuel consumed for self-generation of electricity

1,315.37

MWh fuel consumed for self-generation of heat

0



Emission factor

10.24409

Unit

kg CO2e per gallon

Emissions factor source

EPA Center for Corporate Climate Leadership Emissions Factors for Greenhouse Gas Inventories. Last Modified: 26 March 2020 Table 1, Petroleum Products

Comment

Diesel

Fuels (excluding feedstocks)

Jet Kerosene

Heating value

HHV (higher heating value)

Total fuel MWh consumed by the organization

16,411.51

MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

0

Emission factor

9.78409

Unit

kg CO2e per gallon

Emissions factor source

EPA Center for Corporate Climate Leadership Emissions Factors for Greenhouse Gas Inventories. Last Modified: 26 March 2020 Table 1, Petroleum Products

Comment

Jet Kerosene

Fuels (excluding feedstocks)

Fuel Oil Number 2

Heating value

Total fuel MWh consumed by the organization

347.53

MWh fuel consumed for self-generation of electricity

0

MWh fuel consumed for self-generation of heat

347.53

Emission factor

10.24409

Unit

kg CO2e per gallon

Emissions factor source

EPA Center for Corporate Climate Leadership Emissions Factors for Greenhouse Gas Inventories. Last Modified: 26 March 2020 Table 1, Petroleum Products

Comment

Fuel Oil No. 2

C8.2e

(C8.2e) Provide details on the electricity, heat, steam, and/or cooling amounts that were accounted for at a zero emission factor in the market-based Scope 2 figure reported in C6.3.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

966.89

Comment

USA – California

NewMix is a Renewable Energy Certificate (REC) product and does not contain electricity. A REC represents the environmental benefit of 1 megawatt hour (MWh) of renewable energy that can be paired with electricity. NewMix matches 100% of your electricity usage for the term of



the contract. The product will be made up of the following renewable resources: 100% Wind Green-e certified New Renewables in NewMix.
Generation Location: National.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

2,395.68

Comment

USA – Illinois

NewMix is a Renewable Energy Certificate (REC) product and does not contain electricity. A REC represents the environmental benefit of 1 megawatt hour (MWh) of renewable energy that can be paired with electricity. NewMix matches 100% of your electricity usage for the term of the contract. The product will be made up of the following renewable resources: 100% Wind Green-e certified New Renewables in NewMix.
Generation Location: National.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Other, please specify

National Any Source

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

938

Comment

USA – Illinois

Green-e Certified RECs purchase: 938 Certificates. Type: National Any Source

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Other, please specify

National Any Source

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

444

Comment

USA – Massachusetts

Green-e Certified RECs purchase: 444 Certificates. Type: National Any Source

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

2,959.43

Comment

USA – Maryland

NewMix is a Renewable Energy Certificate (REC) product and does not contain electricity. A REC represents the environmental benefit of 1 megawatt hour (MWh) of renewable energy that can be paired with electricity. NewMix matches 100% of your electricity usage for the term of the contract. The product will be made up of the following renewable resources: 100% Wind Green-e certified New Renewables in NewMix. Generation Location: National.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Other, please specify

National Any Technology

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

423.07

Comment

USA – New York

Renewable Energy Credits recognized under Green-e® certification standards.

Type: National Any Technology

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

203.03

Comment

USA – Ohio

NewMix is a Renewable Energy Certificate (REC) product and does not contain electricity. A REC represents the environmental benefit of 1 megawatt hour (MWh) of renewable energy that can be paired with electricity. NewMix matches 100% of your electricity usage for the term of the contract. The product will be made up of the following renewable resources: 100% Wind Green-e certified New Renewables in NewMix. Generation Location: National.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

7,933.83

Comment

USA – Pennsylvania

NewMix is a Renewable Energy Certificate (REC) product and does not contain electricity. A REC represents the environmental benefit of 1 megawatt hour (MWh) of renewable energy that can be paired with electricity. NewMix matches 100% of your electricity usage for the term of the contract. The product will be made up of the following renewable resources: 100% Wind Green-e certified New Renewables in NewMix. Generation Location: National.

Sourcing method

Unbundled energy attribute certificates, Renewable Energy Certificates (RECs)

Low-carbon technology type

Wind

Country/area of consumption of low-carbon electricity, heat, steam or cooling

United States of America

MWh consumed accounted for at a zero emission factor

3,383

Comment

USA - Texas

Green-e Certified RECs purchase: 3,375 Certificates. Type: Texas Wind.

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	Third-party verification or assurance process in place

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/ section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Scope 2 approach

Scope 2 location-based

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/ section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100

Scope 2 approach

Scope 2 market-based

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/ section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100

C10.1c

(C10.1c) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Scope 3 category

Scope 3: Waste generated in operations

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100

Scope 3 category

Scope 3: Business travel

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100



Scope 3 category

Scope 3: Employee commuting

Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100

Scope 3 category

Scope 3: Upstream leased assets



Verification or assurance cycle in place

Annual process


Status in the current reporting year

Complete

Type of verification or assurance

Moderate assurance

Attach the statement

 20210519_UHG AA1000 Assurance Statement.pdf

Page/section reference

Environmental data assured

GHG data assured

Page 7

Relevant standard

AA1000AS

Proportion of reported emissions verified (%)

100



C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?

Yes

C10.2a

(C10.2a) Which data points within your CDP disclosure have been verified, and which verification standards were used?

Disclosure module verification relates to	Data verified	Verification standard	Please explain
C7. Emissions breakdown	Year on year change in emissions (Scope 1)	AA1000AS	The year over year change in Scope 1 GHG emissions equates to +38.27%. This is an increase in Scope 1 emissions this year over our verified Scope 1 emissions reported last year.  1
C7. Emissions breakdown	Year on year change in emissions (Scope 2)	AA1000AS	The year over year change in Scope 2 (Location-Based) GHG emissions equates to +2.45%. This is an increase in Scope 2 (Location-Based) emissions this year over our verified Scope 2 (Location-Based) emissions reported last year. The year over year change in Scope 2 (Market-Based) GHG emissions equates to -0.45%. This is a decrease in Scope 2 (Market-Based) emissions this year over our verified Scope 2 (Market-Based) emissions reported last year.  1
C7. Emissions breakdown	Year on year change in emissions (Scope 3)	AA1000AS	The year over year change in Scope 3 GHG emissions (GHG 5. Waste Generated) equates to -3.09%. This is a decrease in Scope 3 GHG emissions (GHG 5. Waste Generated) emissions this year over our verified Scope 3 GHG emissions (GHG 5. Waste Generated) emissions reported last year. The year over year change in Scope 3 GHG emissions (GHG 6. Business Travel) equates to -65.63%. This is a decrease in Scope 3 GHG emissions (GHG 6. Business Travel) emissions this year over our verified Scope 3 GHG emissions (GHG 6. Business Travel) emissions reported last year. The year over year change in Scope 3 GHG emissions (GHG 7. Employee Commuting) equates to -74.27%. This is a decrease in Scope 3 GHG emissions (GHG 7. Employee Commuting) emissions this year over our verified Scope 3 GHG emissions (GHG 7. Employee Commuting) emissions reported last year. The year over year change in Scope 3 GHG emissions (GHG 8. Upstream Leased Assets) equates to +16.21%. This is an increase in Scope 3

			GHG emissions (GHG 8. Upstream Leased Assets) emissions this year over our verified Scope 3 GHG emissions (GHG 8. Upstream Leased Assets) emissions reported last year. 📎 ₁
C7. Emissions breakdown	Renewable energy products	AA1000AS	The energy consumption from renewable energy purchased through electricity supply contracts in the form of RECs has been verified to be 19,647 MWH in 2020. 📎 ₁

📎₁ 20210519_UHG AA1000 Assurance Statement.pdf

C11. Carbon pricing

C11.1

(C11.1) Are any of your operations or activities regulated by a carbon pricing system (i.e. ETS, Cap & Trade or Carbon Tax)?

No, and we do not anticipate being regulated in the next three years

C11.2

(C11.2) Has your organization originated or purchased any project-based carbon credits within the reporting period?

Yes

C11.2a

(C11.2a) Provide details of the project-based carbon credits originated or purchased by your organization in the reporting period.

Credit origination or credit purchase

Credit purchase



Project type

Energy efficiency: supply side

Project identification

Procurement contracts to offset electrical power purchases in California, Illinois, Massachusetts, Maryland, New York, Ohio, Pennsylvania, Texas.

Verified to which standard

Other, please specify

All UnitedHealth Group Unbundled renewable energy certificate purchases were verified to the AA1000 Assurance Standard by a Third Party

Number of credits (metric tonnes CO2e)

7,881.84

Number of credits (metric tonnes CO2e): Risk adjusted volume

7,881.84

Credits cancelled

No

Purpose, e.g. compliance

Voluntary Offsetting

C11.3

(C11.3) Does your organization use an internal price on carbon?

No, and we do not currently anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?

Yes, our suppliers

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

Type of engagement

Information collection (understanding supplier behavior)

Details of engagement

Collect climate change and carbon information at least annually from suppliers

% of suppliers by number

8

% total procurement spend (direct and indirect)

26

% of supplier-related Scope 3 emissions as reported in C6.5

0

Rationale for the coverage of your engagement

Our formalized processes for supplier sustainability engagement continue to evolve as we enhance our focus in this area. It is notable that the health care industry is not generally seen as a heavy carbon user or producer. This directly impacts the number of available suppliers who have

sustainable carbon management programs in place. Our current rationale for coverage includes reviewing the sustainability practices of our most critical suppliers based on a variety of criteria, including volume levels, delivery of critical components, and non-substitutable suppliers. We are currently developing a framework to collect GHG emissions data from critical suppliers in 2022.

Impact of engagement, including measures of success

UHG's supplier sustainability screening process aims to identify supplier goals for waste and carbon reduction, recycling and any other sustainability measurements in place. In 2020, the questionnaire was administered to 491 suppliers (a 13% increase vs. 2019), with 109 (22%) identifying programmatic efforts and 81 (16%) with carbon reduction goals in place. Success is measured by improvement in supplier sustainability metrics/measurements over baselines established with the survey data, in addition to an increase in the number of suppliers reporting.

Comment

Applies only to managed spend from categories that fall within our Enterprise Sourcing & Procurement group.

C12.3

(C12.3) Do you engage in activities that could either directly or indirectly influence public policy on climate-related issues through any of the following?

No

C12.3g

(C12.3g) Why do you not engage with policy makers on climate-related issues?

Due to the nature of our business, which involves health care technology and insurance products, 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 engagement is designed to improve the health care system and positively impact the people we are privileged to serve, our employees and shareholders. We continue to monitor the materiality of risk associated with climate change and would evolve business strategy as applicable. Weather-related operational impacts due to 2017 and 2018 events in the gulf coast region and the west coast, and 2019 PG&E utility "red flag" outages resulting in site level operational disruption particularly at our operational call centers and pharmaceutical distribution centers highlight the need for management diligence and associated risk mitigation. In 2020, we experienced several weather events and natural disasters that impacted our operations, resulting in 266 site closure days. The

two most significant events that impacted our business operations included Hurricane Sally, a Category 2 Atlantic hurricane which became the first hurricane to make landfall in the Alabama since 2004, and Hurricane Laura, a Category 4 hurricane that was tied as the strongest hurricane on record to make landfall in Louisiana.

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).


Publication

In mainstream reports

Status

Complete

Attach the document

 UNH-environmental-impact-statement.pdf

Page/Section reference

Pages 2-8

Content elements

Governance
Strategy
Risks & opportunities
Emissions figures
Emission targets
Other metrics



Comment

Attached is our Environmental Impact Statement which is published information about our organization's response to climate change and GHG emissions performance for this reporting year. Please refer to additional publications on our external company website including Social Responsibility and the Environment, our Corporate Environmental Policy and our 2020 Sustainability Report. Environmental website:

https://www.unitedhealthgroup.com/viewer.html?file=/content/dam/UHG/PDF/sustainability/final/2020_SustainabilityReport.pdf

C15. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

C15.1

(C15.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	Senior Vice President (SVP) Corporate Shared Services Senior executive position that reports directly to the CFO and is responsible for non-social responsibility elements of corporate sustainability.	Other C-Suite Officer

SC. Supply chain module

SC0.0

(SC0.0) If you would like to do so, please provide a separate introduction to this module.

SC0.1

(SC0.1) What is your company's annual revenue for the stated reporting period?

	Annual Revenue
Row 1	257,141,000,000

SC0.2

(SC0.2) Do you have an ISIN for your company that you would be willing to share with CDP?

Yes

SC0.2a

(SC0.2a) Please use the table below to share your ISIN.

	ISIN country code (2 letters)	ISIN numeric identifier and single check digit (10 numbers overall)
Row 1	US	91324P1021

SC1.1

(SC1.1) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.

Requesting member

Blue Shield of California Group

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Blue Shield of California Group

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Blue Shield of California Group

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Cisco Systems, Inc.

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Cisco Systems, Inc.

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO2e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Cisco Systems, Inc.

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Deloitte Touche Tohmatsu Limited

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Deloitte Touche Tohmatsu Limited

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO2e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Deloitte Touche Tohmatsu Limited

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Eaton Corporation

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Eaton Corporation

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO2e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Eaton Corporation

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

GSMA

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

GSMA

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

609.59

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

GSMA

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Jacobs Engineering Group Inc.

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Jacobs Engineering Group Inc.

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO2e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Jacobs Engineering Group Inc.

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

MetLife, Inc.

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

MetLife, Inc.

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

MetLife, Inc.

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

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Requesting member

Moody's Corporation

Scope of emissions

Scope 1

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

95.23

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made



Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

Requesting member

Moody's Corporation

Scope of emissions

Scope 2

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

609.59

Uncertainty (±%)

5

Major sources of emissions



Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

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Requesting member

Moody's Corporation

Scope of emissions

Scope 3

Allocation level

Company wide

Allocation level detail

Emissions in metric tonnes of CO₂e

830.26

Uncertainty (±%)

5

Major sources of emissions

Sources of Scope 1 emission sources include natural gas, sulphur free gas oil, propane, fuel oil No. 2, jet kerosene, diesel fuel for emergency diesel generator sets and refrigerant leakage. Scope 2 (Location-Based) emission sources include electricity. Scope 3 categories included: business travel, upstream leased assets, waste generated in operations, and employee commuting.

Verified

Yes

Allocation method

Allocation based on the market value of products purchased

Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Sources of GHG emissions are the same as provided in our CDP Investor response and consist of Scope 1, 2 and 3 emissions for our U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations within our operational control. No metering is in place to collect natural gas consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. The reason is that it is difficult and expensive to submeter the specific amount of energy associated with heating and/or cooling UnitedHealth Group's space. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. There is very limited uncertainty in our Scope 2 figure. Data is collected through utility meters and all data is verified by our 3rd party verification and assurance partner. report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions for the reported categories. See C6.5 for Scope 3 calculation methodology and key assumptions.

SC1.2

(SC1.2) Where published information has been used in completing SC1.1, please provide a reference(s).

Our absolute Scope 1, Scope 2 (Location-Based) and four (4) Scope 3 category numbers are our verified emissions from our CDP Climate Change response.

SC1.3

(SC1.3) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

Allocation challenges	Please explain what would help you overcome these challenges
Doing so would require we disclose business sensitive/proprietary information	UnitedHealth Group offers health care technology and insurance products and services throughout the United States and abroad. Because of the nature of UnitedHealth Group's business services, it is difficult to allocate emissions to our customers without providing business sensitive or proprietary information. If CDP would request companies to allocate emission per unit (i.e. per unit revenue), instead of allocating emissions per requesting company, then we would be able to provide a metric that all requesting companies could utilize to determine the portion of our emissions allocated to their business.

SC1.4

(SC1.4) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

Yes

SC1.4a

(SC1.4a) Describe how you plan to develop your capabilities.

Although we will continue to evaluate capabilities to allocate emissions to our customers, we do not have plans to change our current allocation methodology in the short-term. Our current approach is to continue to utilize the absolute Scope 1, 2 and 3 emissions provided in our CDP Climate



Change response and divided this number by our revenue in billion USD. Each of our clients can then multiply this number by their spend with UnitedHealth Group .

SC2.1

(SC2.1) Please propose any mutually beneficial climate-related projects you could collaborate on with specific CDP Supply Chain members.

Requesting member

Blue Shield of California Group

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO₂e annual savings.

Requesting member

Cisco Systems, Inc.

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify



See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO2e annual savings.

Requesting member

Deloitte Touche Tohmatsu Limited

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services



Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO2e annual savings.

Requesting member

Eaton Corporation

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO₂e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO₂e annual savings.

Requesting member

GSMA



Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO2e annual savings.

Requesting member

Jacobs Engineering Group Inc.

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal



A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO₂e annual savings.

Requesting member

MetLife, Inc.

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Estimated lifetime CO₂e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO₂e annual savings.

Requesting member

Moody's Corporation

Group type of project

Other, please specify

Energy efficiency: Building services

Type of project

Other, please specify

Energy efficiency: Building services

Emissions targeted

Actions that would reduce our own operational emissions (our scope 1 & 2)

Estimated timeframe for carbon reductions to be realized

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies



Estimated lifetime CO2e savings

320.1

Estimated payback

Other, please specify

See C4.3a for projects planned for next year. Note not all projects in the plan will be completed. Annual investment decisions are made as part of larger pipeline in alignment with specific site strategies

Details of proposal

A five-year goal was established to reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023. The goal was established using 2017 as the baseline for the U.S. Administrative Portfolio and the U.S. Large Pharmaceutical Sites. In 2020, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 9.51%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites). For 2020, Table C4.3a of our CDP Climate Change response includes a list of projects to be implemented and implementation commenced with 320.10 mtCO2e annual savings.

SC2.2

(SC2.2) Have requests or initiatives by CDP Supply Chain members prompted your organization to take organizational-level emissions reduction initiatives?

No

SC4.1

(SC4.1) Are you providing product level data for your organization's goods or services?

Yes, I will provide data

SC4.1a

(SC4.1a) Give the overall percentage of total emissions, for all Scopes, that are covered by these products.

100

SC4.2a

(SC4.2a) Complete the following table for the goods/services for which you want to provide data.

Name of good/ service

Health benefits and health services

Description of good/ service

UnitedHealth Group (NYSE: UNH) leverages information, technology and clinical excellence to help people live healthier lives and help make the health system work better for everyone. Our two distinct, yet complementary businesses – Optum and UnitedHealthcare –enable us to meet the evolving needs of a changing health care environment and consumers’ expectations. Through the innovative capabilities of our businesses and dedicated partnerships, we are striving to help create a modern, high-performing health system. Visit www.unitedhealthgroup.com for more information

Type of product

Final

SKU (Stock Keeping Unit)

N/A

Total emissions in kg CO2e per unit

1,535,082.78

±% change from previous figure supplied

38

Date of previous figure supplied

December 31, 2019



Explanation of change

The decrease in emissions per unit is due to both Scope 2 (location-based) emissions reduction initiatives as reported in C4.3b including Building Energy Management Systems (BEMS) changes as well as HVAC and lighting upgrades as well as increases in revenue.

These decreases in emissions per unit were offset by increases in Scope 1 and Scope 2 emissions as a result of M&A activity, expanded APAC business operations and expanded reporting of integrated clinical operations in the U.S.

Methods used to estimate lifecycle emissions

Other, please specify

We take our absolute Scope 1, 2 and 3 emissions and divided it by billion USD revenue in order to determine the emissions per spend though our health benefits and health services

SC4.2b

(SC4.2b) Complete the following table with data for lifecycle stages of your goods and/or services.

Name of good/ service

Health benefits and health services

Please select the scope

Scope 1, 2 & 3

Please select the lifecycle stage

Consumer Use

Emissions at the lifecycle stage in kg CO2e per unit

1,535,082.78

Is this stage under your ownership or control?

Yes

Type of data used

Primary and secondary

Data quality

No metering is in place to collect natural gas or HVAC consumption associated with a building's main HVAC equipment in multitenant facilities where UnitedHealth Group is a small tenant. However, UnitedHealth Group does not have a large square foot presence in multitenant facilities. Therefore, the emissions due to the metering/measuring constraints described above are considered insignificant. Additionally, Scope 1 emissions from refrigerant leakage and diesel fuel from our emergency diesel generators is calculated for our top 5 to 10 facilities and extrapolated across the entire portfolio. We report four (4) Scope 3 categories and there is uncertainty in assumptions made to estimate emissions. See C6.5 for Scope 3 calculation methodology and key assumptions.

If you are verifying/assuring this product emission data, please tell us how

Our absolute Scope 1, 2 and four Scope 3 category emissions provided in our 2020 CDP Climate Change response have been verified/assured utilizing AS1000AS. Our total Scope 1, 2 and 3 emissions were then divided by billion USD revenue to determine the emissions per spend with UnitedHealth Group.

SC4.2c**(SC4.2c) Please detail emissions reduction initiatives completed or planned for this product.**

Name of good/ service	Initiative ID	Description of initiative	Completed or planned	Emission reductions in kg CO2e per unit
Health benefits and health services	Initiative 1	Energy efficiency in buildings: Building Energy Management Systems (BEMS) operational changes	Completed	75.96
Health benefits and health services	Initiative 2	Energy efficiency in buildings: Heating, Ventilation and Air Conditioning (HVAC)	Completed	70.33
Health benefits and health services	Initiative 3	Energy efficiency in buildings: Lighting	Completed	1,240.9
Health benefits and health services	Initiative 4	Low-carbon energy consumption: Wind	Completed	28,058.81



Health benefits and health services	Initiative 5	Low-carbon energy consumption: U.S. Any Source of Renewable Energy	Completed	2,594.29
Health benefits and health services	Initiative 6	Energy efficiency in buildings: Lighting	Planned	1,244.85

SC4.2d

(SC4.2d) Have any of the initiatives described in SC4.2c been driven by requesting CDP Supply Chain members?

No

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	I am submitting to	Public or Non-Public Submission	Are you ready to submit the additional Supply Chain questions?
I am submitting my response	Investors Customers	Public	Yes, I will submit the Supply Chain questions now

Please confirm below

I have read and accept the applicable Terms

