UnitedHealth Group (NYSE: UNH) is a diversified health care company dedicated to helping people live healthier lives and helping make the health system work better for everyone. UnitedHealth Group offers a broad spectrum of products and services through two distinct platforms: UnitedHealthcare, which provides health care coverage and benefits services; and Optum, which provides information and technology-enabled health services.

Our Businesses

UnitedHealthcare provides health care benefits, serving individuals and employers, and Medicare and Medicaid beneficiaries. UnitedHealthcare is dedicated to improving the value health care consumers receive by reducing the total cost of care, enhancing the quality of care received, improving health and wellness and simplifying the health care experience.

Optum is a health services business serving the broad health care marketplace, including payers, care providers, health systems, employers, governments, life sciences companies and consumers. Using market-leading information, data analytics, technology and clinical insights, Optum helps improve overall health system performance: optimizing care quality, reducing health care costs and improving the consumer and physician experience.

The Environment

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

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

We value: We encourage and promote genuine, environmentally responsible behavior on behalf of our company, our employees and our partners in the communities that we serve.
We behave: We will reduce our company’s overall environmental impact by reducing our carbon footprint, ensuring efficient use of water and energy, developing and implementing comprehensive recycling and waste management programs, and engaging our employees and partners through thoughtful, goal-based environmental stewardship.

Governance

The Public Policy Strategies and Responsibility Committee Charter is a committee of the Board of Directors and oversees UnitedHealth Group’s Corporate Environmental Policy. The Public Policy Strategies and Responsibility Committee Charter’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.

Governance mechanisms into which climate-related issues are integrated:

- 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

Strategy

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. However, if materiality of climate-related risks from weather-related events increases, then we may formally integrate climate-related issues into our business strategy.

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 increases and other effects, for more formal integration of climate-related issues into our business strategy.
Risks & Opportunities

UnitedHealth Group’s environmental management team, accountable to the vice president of Global Operations and Facilities Management actively monitors climate change related risks and opportunities for materiality, specifically pertaining to our global operations and the health care services marketplace. This is in addition to goal setting, strategy development, performance and risk management, project execution and reporting. If this dedicated team senses an emerging material risk, then it is that team’s responsibility to report the potential material climate-related risks to UnitedHealth Group’s Enterprise Risk Management team for further review at a broader Enterprise level. It is the responsibility of the environmental management team to determine the relative significant emerging risks in relation to key stakeholder concerns and other risks. The environmental management team meets bi-weekly throughout the year to ensure material risks, if identified, are escalated to the Enterprise Risk Management team as quickly as possible. The environmental management team considers emerging risks 3 to 6 years in the future.

Our environmental management team has established a comprehensive Environmental Management System (EMS) with a dedicated environmental management team to decrease the environmental impact of operations through our Environmental Policy Objectives and Environmental Focus Areas. The environmental management team incorporates comprehensive energy and environmental management into UnitedHealth Group’s Enterprise Real Estate Services platform. This group meets bi-weekly throughout the year and has among its responsibilities the identification of climate-related risks and opportunities. The environmental management team reports to the Senior Vice President of Corporate Services who is accountable to the CFO for all aspects of Real Estate Services, Sourcing and Procurement/Supply Chain Management. Emerging climate-related risks and opportunities are reported to UnitedHealth Group’s Enterprise Risk Management team for further review, as necessary.

Performance

We have a solid track record that we’re proud of. Building on our successful 2018 goals in energy consumption and GHG emissions reduction, UnitedHealth Group established a new multi-year goals:

**GHG Emissions Reduction**: 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);

**Water**: implement water efficiency measures across the controllable domestic office 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;
Waste & Recycling: implement an enhanced waste management strategy at one of our headquarters office complexes, focused on food waste management and evolved recycling practices, to increase the amount of waste diverted from landfills. This will allow for future portfolio-wide diversion rate goal to be established.

We've addressed environmental issues and established environmental KPIs through our CDP Climate Change response, our Corporate Social Responsibility report and our Corporate Environmental Policy. In 2019, the first year of the goal, we saw a year-over-year GHG emissions reduction of 3.87%. This was driven by focused investment and strong portfolio operations. We implemented 18 low cost/no cost energy projects and 20 funded projects including interior and exterior lighting upgrades and water reduction projects.

Green Business Practices – GHG Emissions Reduction

Recognizing that sustaining a healthy environment is essential to maintaining both personal and public health, UnitedHealth Group is committed to protecting the environment through a variety of goal-based programs developed in alignment with our Corporate Environmental Policy. Our approach is to decrease our environmental impact through energy conservation and renewable energy; incorporate energy efficiency and high-performance design during construction practices; and invest annually in energy efficiency projects to reduce carbon emissions.

The 2018 calendar year closed out the 2016-2018 goal to reduce Scope 1 and Scope 2 greenhouse gas emissions by approximately 2,900 mtCO2e within the U.S. administrative portfolio by the end of 2018.

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 2019, the first year of the five year goal, year-over-year Scope 1 and Scope 2 (Market-Based) Emissions were reduced by 3.87%. The sites included in the goal include our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites.

Green Business Practices – Building Construction

UnitedHealth Group has over 2.1 million square feet of LEED Certified Facilities at our Minnesota Headquarters Campuses and across the India Portfolio. LEED (Leadership in Energy & Environmental Design) is a globally recognized green building rating system that certifies high performance design and construction practices.
Green Business Practices – Water Reduction

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

In 2016 UnitedHealth Group evaluated water usage at sites in water sensitive regions. In 2017 UnitedHealth Group evaluated water usage in the balance of the U.S. administrative portfolio. In 2017 a project was initiated to reduce the exterior water usage for a site where exterior water usage exceeded LEED Guidelines.

In 2018, water-related projects were developed for the 21 locations that fall outside the LEED Guidelines for indoor water use. Water-related projects were also developed for the 12 locations that fall outside the LEED Guidelines for exterior water use. One exterior water efficiency project that began in 2017 commenced and two interior water efficiency projects were implemented. A third interior water efficiency project was implemented in December 2018, but the water savings will not be realized until 2019. These projects are estimated to save nearly 1 million gallons of water annually.

In 2019, we also established a new water efficiency goal to implement water efficiency measures across the controllable domestic office 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.

As of the end of 2019, we are on track to meet our water goal. Water-related projects were implemented at 14 sites which will reduce water usage by at least 2.6 million gallons per year.

Green Business Practices – Waste & Recycling

Our approach is to divert waste from landfills while minimizing overall waste generated in our operations and identify opportunities to implement waste & recycling best practices across the global portfolio.

In 2018, we conducted a waste assessment at the Optum Corporate Headquarters, UnitedHealth Group’s largest office facility, to identify waste reduction opportunities.

In 2019, we established a waste and recycling goal to implement an enhanced waste management pilot program at the Optum Corporate Headquarters, focused on: incorporating organics recycling programs; evolving recycling practices; and diverting waste from landfills. Additionally, all facilities in the Philippines and India have transitioned from single-use plastic bottles to glass bottles.
The intent of the enhanced waste management pilot program is to identify how program elements impact the diversion rate. As part of the pilot activities, we implemented composting food waste from all back-of-house food service operations and catering events; piloted a paper towel composting program aimed at educating team members about composting and promoting better sorting of paper towels from other waste streams; and implemented “Dine In” at the Café to allow employees eating in the dining room to utilize plates and silverware – reducing single-use food waste containers.

**Confidential Paper Shredding & Recycling.**

UnitedHealth Group works to improve paper waste through our confidential paper shredding and recycling program, Shred-All. Through Shred-All, we recycled over 6,415 US tons of paper and saved 109,074 trees in 2019.

**Paperless Programs**

In addition to our Shred All Program, UnitedHealth Group has invested in digital capabilities to minimize the amount of paper in our business operations. Our members opt-in to receiving communications such as informational letters, explanation of benefits, and health statements digitally, which also benefits members by receiving communications more quickly and via their preferred method. In 2019 we sent more than 375 million documents digitally to our members.

**Other Initiatives**

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

Environmental Impact Statement Updated 26 August 2020
### Environmental Metrics

<table>
<thead>
<tr>
<th>KPI</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>KPI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Energy</strong>&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>MWh</td>
<td>366,475</td>
<td>365,005</td>
<td>375,673&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td>Reduce 2017 total energy use in order to align with our GHG emissions reduction goal for our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-Renewable</strong>&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>MWh</td>
<td>N/A</td>
<td>364,269</td>
<td>367,457&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>Renewable</strong>&lt;sup&gt;1,2&lt;/sup&gt;</td>
<td>MWh</td>
<td>N/A</td>
<td>736&lt;sup&gt;5&lt;/sup&gt;</td>
<td>8,216&lt;sup&gt;6&lt;/sup&gt;</td>
</tr>
<tr>
<td><strong>Carbon Emissions (mtCO2e)</strong>&lt;sup&gt;1-7&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scope 1</td>
<td></td>
<td>16,570</td>
<td>13,933&lt;sup&gt;8&lt;/sup&gt;</td>
<td>17,709&lt;sup&gt;4,8&lt;/sup&gt;</td>
</tr>
<tr>
<td>Reduce 2017 Scope 1 and Scope 2 (Market-Based) GHG emission by 3% by the end of 2023 (for our U.S. Administrative Portfolio for our U.S. Administrative Portfolio, U.S. Large Pharmaceutical Sites and directly managed international sites).</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scope 2 (Location-Based)</td>
<td></td>
<td>156,719&lt;sup&gt;10&lt;/sup&gt;</td>
<td>153,754&lt;sup&gt;11&lt;/sup&gt;</td>
<td>153,004&lt;sup&gt;12,13&lt;/sup&gt;</td>
</tr>
<tr>
<td>Scope 2 (Market-Based)</td>
<td>N/A</td>
<td>155,700&lt;sup&gt;14&lt;/sup&gt;</td>
<td></td>
<td>149,418&lt;sup&gt;13&lt;/sup&gt;</td>
</tr>
<tr>
<td>Scope 3</td>
<td></td>
<td>127,671</td>
<td>298,680&lt;sup&gt;15,16&lt;/sup&gt;</td>
<td>429,812&lt;sup&gt;15,17&lt;/sup&gt;</td>
</tr>
<tr>
<td>Water(^{1,18})</td>
<td>Mio. m(^3)</td>
<td>0.816218(^{19})</td>
<td>0.736817(^{19})</td>
<td>0.648570</td>
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<tr>
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<tr>
<td>In 2019, UnitedHealth Group established a new water efficiency goal to implement water efficiency measures across the controllable domestic office 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.</td>
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</tbody>
</table>

| Total Waste Generated\(^{1,20,21}\) | Metric Tonnes | 15,898 | 15,521 | 15,361 |
| Total Waste Used/Recycled/Sold\(^{1,20,21}\) | Metric Tonnes | 8,824 | 8,475 | 7,964 |
| Total Waste Disposed\(^{1,20,21}\) | Metric Tonnes | 7,074 | 7,046 | 7,398 |

In 2019, we established a waste and recycling goal to implement an enhanced waste management pilot program at the Optum corporate headquarters, focused on:

- Incorporating organics recycling programs
- Evolving recycling practices
- Diverting waste from landfill

The intent of the enhanced waste management pilot program is to identify the how program elements impact the diversion rate.
Confidential Paper Shredding and Recycling Program (Shred-All Program)\(^1\)\(^,\)\(^2\)
(included in Total Waste Used/Recycled/Sold)

|               | U.S. tons | 8,355 | 7,743 | 6,415 | Annually increase the amount of paper we recycle and reduce the amount of paper used by our customers and providers and in our daily operations.

LEED Certified Facilities\(^3\)

|               | Square Feet | 1.6M | 1.6M | 2.1M |

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\(^1\) AA100 Assurance Statement for 2019 will include verification of energy consumption, Scope 1, 2 and 3 GHG emissions, water usage and waste/recycling metrics.

\(^2\) Energy: The 2016, 2017 and 2018 environmental data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 environmental data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.

\(^3\) 2018: Total Energy Consumption and Non-Renewable Energy Use updated in 2019 to reflect actual electricity usage.

\(^4\) 2019: Total energy use and Scope 1 includes (2) additional data sources Propane and Sulphur Free Gas Oil (SFGO).

\(^5\) 2018: 100% Renewable Energy Credits (RECs) through energy supply contracts at 10 facilities, offsetting 100% of Scope 2 emissions in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).

\(^6\) 2019: 100% Renewable Energy Credits (RECs) through energy supply contracts at 16 facilities, offsetting 100% of Scope 2 emissions in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).

\(^7\) Carbon Emissions: The 2017 and 2018 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations.

\(^8\) 2018: Total Scope 1 emissions have been updated to reflect actual 2018 aviation fuel emissions.

\(^9\) Scope 1 GHG Emissions: The 2017 and 2018 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.

\(^10\) 2017: Scope 2 Location-Based emissions have been updated using eGRID2016 (released 2/15/2018) emissions factors.


\(^12\) 2019: Scope 2 Location-Based emissions have been calculated using eGRID2018 (released 1/28/2020 revised 3/9/2020) emissions factors.

\(^13\) Scope 2 GHG Emissions: The 2017 and 2018 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.

\(^14\) 2018: Scope 2 Market-Based emissions have been calculated to reflect actual electricity usage.


18 Water: The 2017-2019 water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).

19 2017-2018: Water figures are restated to reflect actual water usage.

20 Waste: The 2017-2019 waste data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).

21 Excludes medical and pharmaceutical waste.

22 Paper recycling includes confidential paper shredding and recycling.

23 LEED Certified Facilities: The 2016, 2017 and 2018 emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and APAC business operations.