



UNITEDHEALTH GROUP'S ENVIRONMENTAL IMPACT STATEMENT

UNITEDHEALTH GROUP®

9900 Bren Road East, Minnetonka, MN 55343

UnitedHealth Group (NYSE: UNH) seeks to enhance the performance of the health system and improve the overall health and well-being of the people we serve and their communities.

Our two complementary businesses – Optum and UnitedHealthcare – uniquely 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.

VISION

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.

GOVERNANCE

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

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 & Response (ER&R), Corporate Affairs, Human Capital, Legal and representatives from our Optum and UnitedHealthcare lines of business.

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. This includes:

- Emissions Reduction – managed by RES
Our outsourced facilities management function is incentivized through a short-term carbon reduction KPI that aligns with UnitedHealth Group's long-term Greenhouse Gas (GHG) reduction goal. This KPI is embodied within facilities management's annual KPI performance goal set, ensuring alignment to Corporate Services' MBOs.
- Supply Chain Management – managed by ES&P
We expect all of our suppliers to comply with the UnitedHealth Group Code of Conduct, as defined by our 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 on 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. This activity is facilitated through targeted supplier assessments and our Supplier Performance Management program.

STRATEGY

UnitedHealth Group is committed to an actionable, goal-oriented approach to managing its environmental impact, leveraging our EMT to implement our Environmental Management System (EMS). Our EMS is designed to identify and recognize material climate-related impacts applicable to UnitedHealth Group operations, and to mitigate those impacts through our Policy Objectives and Environmental Focus Areas in our Corporate Environmental Policy.

UnitedHealth Group continues to broaden its internal stakeholder pool. Current and future sustainability strategy planning focuses on collaboration and input from, and alignment with, our various business units and their strategies. UnitedHealth Group continues to monitor for the materiality of climate-related risks from increased weather-related events and other effects, for more formal integration of climate-related issues into our business strategy.

RISKS & OPPORTUNITIES

Processes for identifying, assessing and managing climate-related issues are integrated into a multidisciplinary corporate risk identification, assessment and management process.

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. The EMT considers emerging risks three to six years into the future.

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

To manage this risk, we incorporate environmental management into our RES platform and collaborate with ER&R to monitor weather-related risks that have the potential to impact operations. Our enterprise leverages a mature business continuity platform, utilizing 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 business and create operational redundancies to address the majority of this risk. More specifically, we have identified critical sites with the highest risk of impact that are the most susceptible to utility outages and related impacts. A strategy exists to deploy backup emergency systems at these sites, should business continuity plans require that level of additional resiliency.

Inherent risks associated with increases in fuel/energy rates could result in increased energy costs. To manage these and future risks, UnitedHealth Group's EMT analyzes the deregulated energy market to develop electricity and natural gas procurement strategies.

Deregulated energy procurement is also recognized as a climate change-related opportunity. As the electricity supply continues to add new sources of renewable energy, alternative energy and energy storage to the grid, further deregulation of electricity markets allows customers to access these sources and drive down energy costs. UnitedHealth Group's EMT also leverages these opportunities through energy supply contracts.

DATA INTEGRITY AND ASSURANCE

UnitedHealth Group leverages an annual third-party AA1000 verification and assurance process for our environmental metrics, including GHG emissions, energy consumption, water use, total waste generated, total waste used/recycled/sold, total waste disposed and confidential paper shredding and recycling (Shred All Program), as well as year-over-year change in GHG emissions. Please see our Energy, Waste and Water Assurance Statement for complete information.

PERFORMANCE AGAINST GOALS/INITIATIVES

UnitedHealth Group is proud of our solid track record. Our current goals and initiatives focused on carbon emissions, water efficiency and waste management saw strong 2020 performance despite the effects of COVID-19, as outlined below:

- **Carbon Emissions – absolute emissions reduction target to reduce Scope 1 and Scope 2 (market-based) emissions by 3% by the end of 2023.**

The baseline emissions year is 2017 for the integrated U.S. Administrative Portfolio and U.S. Large Pharmaceutical, which equates to 95,079 mtCO₂e, covering 55% of the 2017 Scope 1 and Scope 2 (market-based) emissions reported. The annual performance is measured from directly managed sites including the integrated U.S. Administrative Portfolio, U.S. Large Pharmaceutical and directly managed International Sites.

In 2019, the first year of the goal, UnitedHealth Group saw a year-over-year GHG emissions reduction of 3.87%. This was driven by focused investment and strong portfolio operations. In 2020, UnitedHealth Group implemented 48 low-cost/no-cost energy projects and 19 funded projects. UnitedHealth Group's 2020 real estate operations were influenced by COVID-19, which resulted in a large percentage of our employees working from home. The year-over-year GHG emissions reduction of 9.51% brings our total cumulative GHG emissions reduction to 11.6% over the 2017 baseline.

- **Water Efficiency – implement water efficiency measures across the controllable domestic office portfolio.**

This goal applies to 70 U.S. locations in 18 states and intends to ensure a minimum of 75% of the occupied square footage meets or exceeds LEED guidelines for indoor water efficiency by the end of 2020.

In 2020, we were able to achieve our water efficiency goal with 81.1% of our managed U.S. sites meeting LEED criteria for indoor water efficiency.

- **Waste Management – implement an enhanced waste management strategy at one of our headquarters office complexes.**

This goal is focused on food waste management and evolved recycling practices, to increase the amount of waste diverted from landfills. This will allow for a future portfolio-wide diversion rate goal to be established.

The multiyear piloting phase of our Twin Cities Waste Program was completed in 2020 with the implementation of back-of-house composting at our Twin Cities headquarters locations. Additionally, these same sites transitioned from the use of white paper towels to a more sustainable brown paper towel that is a USDA Certified Biobased Product and Green Seal Certified.

We implemented front-of-house composting across six sites in California. The program added compost bins to employee breakrooms and employee cafés.

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 programs, renewable energy purchases, high-performance design and construction best practices, and annual capital investments that reduce carbon emissions.

In 2020, we secured 19.6 million kWh of renewable energy through electricity supply contracts for 41 sites. Our procurement strategies include purchasing Unbundled Renewable Energy Credits (RECs).

GREEN BUSINESS PRACTICES – BUILDING CONSTRUCTION

UnitedHealth Group has over 2.7 million square feet of LEED Certified facilities within our integrated global portfolio, including our Twin Cities Optum and UnitedHealthcare Services headquarters portfolio. LEED (Leadership in Energy & Environmental Design) is a globally recognized green building rating system that certifies high-performance design and construction practices. We aspire to incorporate LEED construction best practices in our construction activities.

GREEN BUSINESS PRACTICES – WATER REDUCTION

UnitedHealth Group continues to drive water efficiency discipline focusing on three areas of water use: indoor water use, outdoor water use and cooling tower water use. Our construction standards routinely incorporate water-efficient fixtures and fittings for planned projects.

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 and recycling best practices across the global portfolio.

Based on the best practices from our Optum Campus pilot activity, we are now prepared to expand the pilot activities to our core Twin Cities HQ sites. This includes three primary areas of focus: operational changes to reduce our waste to landfills; employee education; and implementing “Dine In” at the Café to allow employees eating in the dining room to utilize nondisposable plates and silverware – reducing waste from single-use food containers, in addition to other recycling initiatives.

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 destroyed and recycled over 4,888 U.S. tons of paper and saved 83,099 trees in 2020.

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 allows them to receive communications more quickly and via their preferred method. In 2020 we sent more than 450 million documents digitally to our members.

Additionally, UnitedHealth Group deployed significant productivity tools to employees in 2020, helping to enable more work-at-home/remote work activity, which has inherently served to reduce the usage of paper. In 2019 and 2020, office printers were also rationalized to focus on minimizing paper usage.

WORKPLACE STRATEGY

UnitedHealth Group is in the process of developing its post-COVID-19 workplace strategy, and this will include a review of our real estate footprint in partnership with our business strategy. These activities, as they are formalized, are expected to result in favorable benefits to our environmental footprint.

ENVIRONMENTAL METRICS

Environmental Indicator		2017	2018	2019	2020 ¹	Target
Energy (MWh)	Total Energy ^{2,3}	366,475 ⁴	365,005 ^{5,6}	375,673 ⁷	381,692 ⁸	
	Non-Renewable ^{2,3}	366,475 ⁴	364,269 ^{5,6}	367,457 ⁷	362,045 ⁸	380,515
	Renewable ²	0	736 ⁹	8,216 ¹⁰	19,647 ¹¹	0
	Self-Generated Renewable Energy Use	0	0	0	0	
	Reduction of Energy Consumption	1.7%	0.4%	(2.9%) ¹²	(1.6%) ¹³	
	Energy Intensity (per USD revenue, billions) ¹⁴	1,821.46	1,613.3	1,551.37	1,484.37	
Carbon Emissions (mtCO ₂ e) ¹⁵	Scope 1 ^{2,16}	16,570 ¹⁷	13,933 ^{18,19}	17,709 ²⁰	24,487 ²¹	25,309
	Scope 2 (Location-Based) ^{2,22}	156,719 ²³	153,754 ²⁴	153,004 ²⁵	156,751 ²⁶	
	Scope 2 (Market-Based) ^{2,22}	156,719 ²⁷	155,700 ^{28,29}	149,418 ³⁰	148,741 ³¹	162,938
	Scope 3 ²	127,671	298,680	429,812	213,495	
	Scope 3 – GHG 5. Waste Generated in Operations ^{2,32}	Not Reported	24,700	25,934	24,354	
	Scope 3 – GHG 6. Business Travel ^{2,33}	54,731	65,740	63,006	21,653	
	Scope 3 – GHG 7. Employee Commuting ^{2,34}	Not Reported	140,195	252,683	65,007	
	Scope 3 – GHG 8. Upstream Leased Assets ^{2,35}	72,940	68,045 ³⁶	88,189	102,481	
	Total (Scope 1+2 Location-Based)	173,289	167,687	170,713	181,238	
	Total (Scope 1+2 Location-Based + 3)	300,960	466,367	600,524	394,733	
	Emissions Reduction (Scope 1+2 Location-Based) (%)	2.2%	3.2%	(1.8%) ³⁷	(6.17%) ³⁸	
	Emissions Intensity (Scope 1+2 Location-Based) (per USD revenue, billions) ¹⁴	861.28	741.17	704.97	704.82	
	Water (Mio. m3)	Municipal Water Use ^{2,39}	0.816218 ⁴⁰	0.736817 ⁴¹	0.648570	0.557190
Total Water Discharged ⁴²		Not Reported	Not Reported	Not Reported	0.018012	
Municipal Water Intensity (per USD revenue, billions) ¹⁴		0.004057	0.003257	0.002678	0.002167	
Waste & Recycling (Metric tons)	Total Waste Generated ^{2,43,44}	15,898	15,521	15,361	14,366	
	Total Waste Used/Recycled/Sold ^{2,43,44}	8,824	8,475	7,964	6,709	
	Total Waste Disposed ^{2,43,44}	7,074	7,046	7,398	7,658	
Confidential Paper Shredding and Recycling Program (U.S. tons)	Shred All Program (included in Total Waste Used/Recycled/Sold) ^{2,45}	8,355	7,743	6,415	4,888	
LEED Certified Facilities (M Square Feet) ⁴⁶	Global Real Estate Portfolio	1.6	1.6	2.1	2.7	

1. 2020 Environmental Indicator — Carbon Emissions: 49% coverage represents U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations.
2020 Environmental Indicator — Water 41% coverage represents municipal water data that represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.
2020 Environmental Indicator — Waste & Recycling: 35% coverage represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
2. AA1000 Assurance Statement for 2020 will include verification of energy consumption, Scope 1, 2 and 3 GHG emissions, water usage and waste/recycling metrics. The reporting year for our GHG emissions and metrics is 1 January to 31 December.
3. 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. The 2020 environmental data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations.
4. 2017: Total Energy Use, Non-Renewable Energy Use is calculated from natural gas, diesel, jet fuel and grid purchased electricity.
5. 2018: Total Energy Use, Non-Renewable Energy Use is calculated from natural gas, diesel, jet fuel and grid purchased electricity.
6. 2018: Total Energy Use, Non-Renewable Energy Use updated in 2019 to reflect actual electricity usage.
7. 2019: Total Energy Use, Non-Renewable Energy Use is calculated from natural gas, diesel, jet fuel, sulphur free gas oil (SFGO), propane and grid purchased electricity.
8. 2020: Total Energy Use, Non-Renewable Energy Use is calculated from natural gas, diesel, jet fuel, sulphur free gas oil (SFGO), propane, fuel oil no. 2 and grid purchased electricity.
9. 2018: Unbundled Renewable Energy Credits (RECs) through energy supply contracts supply (10) facilities in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
10. 2019: Unbundled Renewable Energy Credits (RECs) through energy supply contracts supply (16) facilities in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
11. 2020: Unbundled Renewable Energy Credits (RECs) through energy supply contracts supply (41) facilities in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
12. 2019 Energy: Year-over-year increase for all energy reported is the result of M&A activity and incorporation of EMEA business operations.
13. 2020 Energy: Year-over-year increase for all energy reported is the result of M&A activity, expanded APAC business operations and expanded reporting of integrated clinical operations in the U.S.
14. The annual revenue figures as published in the annual UnitedHealth Group financial filings with the United States Securities and Exchange Commission on Form 10-K.
15. 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 and 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations.
16. 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 and 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.
17. 2017: Total Scope 1 emissions are calculated from natural gas, diesel, jet fuel and refrigerant leakage.
18. 2018: Total Scope 1 emissions are calculated from natural gas, diesel, jet fuel and refrigerant leakage.
19. 2018: Total Scope 1 emissions have been updated to reflect actual 2018 aviation fuel emissions.
20. 2019: Total Scope 1 emissions are calculated from natural gas, diesel, jet fuel, sulphur free gas oil (SFGO), propane and refrigerant leakage.
21. 2020: Total Scope 1 emissions are calculated from natural gas, diesel, jet fuel, sulphur free gas oil (SFGO), propane, fuel oil no. 2 and refrigerant leakage.
22. 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. The 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations. Scope 2 GHG Emissions are from grid purchased electricity.
23. 2017: Scope 2 (Location-Based). U.S. Portfolio emissions have been updated using eGRID2016 (released 2/15/2018) emissions factors.
24. 2018: Scope 2 (Location-Based). U.S. Portfolio emissions originally calculated using eGRID2016 (released 2/15/2018) emissions factors. 2018 Scope 2 Location-Based emissions updated using eGRID2018 (released 1/28/2020, revised 3/9/2020) emissions factors and include values updated to reflect actual electricity usage.

25. 2019: Scope 2 (Location-Based). U.S. Portfolio emissions using eGRID2018 (released 1/28/2020 revised 3/9/2020) emissions factors. UK Portfolio emissions calculated using DEFRA 2020 Emission Factors. Ireland Portfolio emissions calculated using SEAI Emissions Factors.
26. 2020: Scope 2 (Location-Based). U.S. Portfolio emissions have been calculated using eGRID2018 (released 1/28/2020 revised 3/9/2020) emissions factors. EMEA Portfolio emissions calculated using IEA 2018 Emissions Factors. APAC Portfolio emissions calculated using IEA 2018 Emissions Factors.
27. 2017: Scope 2 (Market-Based). U.S. Portfolio emissions were not calculated, therefore the location-based emission factors were used in place of market-based factors. The eGRID2016 (released 2/15/2018) emissions factors were used.
28. 2018: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using Green-e Energy Residual Mix Emissions Rates (2018).
29. 2018: Scope 2 (Market-Based) emissions have been calculated to reflect actual electricity usage.
30. 2019: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using 2019 Green-e® Residual Mix Emissions Rates (2017 Data).
31. 2020: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using 2019 Green-e® Residual Mix Emissions Rates (2017 Data).
32. Scope 3 GHG 5. Waste Generated: The 2018, 2019 and 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
33. Scope 3 GHG 6. Business Travel: The 2017, 2018 and 2019 data set represents business travel (Commercial Air Travel and Rental Cars) for integrated U.S.-based employees. The 2020 data set represents business travel (Commercial Air Travel, Rental Cars and Rail) for integrated global employees.
34. Scope 3 GHG 7. Employee Commuting: The 2018, 2019 and 2020 carbon emissions data represents integrated U.S.-based employees.
35. Scope 3 GHG 8. Upstream Leased Assets: 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 and 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA and APAC business operations.
36. 2018: Scope 3 GHG 8. Upstream Leased Assets emission factor originally calculated using eGRID2016 (released 2/15/2018) emissions factors. Scope 3 GHG 8. Upstream Leased Assets emissions updated using eGRID2018 (released 1/28/2020, revised 3/9/2020) emissions factors.
37. 2019 Carbon: Year-over-year increase for all emissions reported is the result of M&A activity and incorporation of EMEA and APAC business operations.
38. 2020 Carbon: Year-over-year 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.
39. Municipal Water Use: Municipal water sources include water, fire line and irrigation. The 2017-2019 municipal water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2020 municipal water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA business operations.
40. 2017: Municipal water use figures are restated to reflect actual water usage.
41. 2018: Municipal water use figures are restated to reflect actual water usage.
42. Total Water Discharged: Water discharge sources include sites where storm water and wastewater flows are metered by the local utility provider. The 2020 water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
43. Waste: The 2017-2020 waste data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
44. Excludes medical, pharmaceutical and electronic waste.
45. Paper recycling includes confidential paper shredding and recycling. The data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
46. LEED Certified Facilities: The 2016, 2017 and 2018 data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2019 data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and APAC business operations. The 2020 data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) APAC and Puerto Rico business operations.