

UnitedHealth Group (NYSE: UNH) is a health care and well-being company with a mission to help people live healthier lives and help make the health system work better for everyone. Our two distinct and complementary businesses are working to help build a modern, high-performing health system through improved access, affordability, outcomes and experiences.

Optum

Optum delivers care aided by technology and data, empowering people, partners and providers with the guidance and tools they need to achieve better health.



UnitedHealthcare offers a full range of health benefits, enabling affordable coverage, simplifying the health care experience and delivering access to high-quality care.

For more information about UnitedHealth Group's Environmental, Social and Governance objectives, see our 2021 Sustainability Report and Corporate Environmental Policy.

Vision

A healthy planet is the foundation for a healthy society, down to the water we drink and the air we breathe. While every person is impacted by the health of our environment, the impacts of climate change are distributed unequally among disadvantaged populations in the U.S. and around the globe. Communities of color, low-income populations and older adults are among those most likely to feel the impact of climate change, further exacerbating existing health inequities.

Our businesses touch nearly every facet of health care as we work to create a modern, high-performing health system. We have the opportunity to contribute to a stable climate and improve planetary health while building a better health care system for future generations.

What we're focused on:

- Committing to the Science Based Targets initiative (SBTi) Net-Zero Standard.
- · Leading a coordinated effort to reduce the carbon footprint of the U.S. health system.
- · Reducing our paper usage and advocating for the reduction of paper across the health system to the greatest extent possible over the coming years.
- · Diverting waste from landfills.
- · Ensuring efficient use of water.

Governance

Our environmental management efforts are overseen by UnitedHealth Group's chief sustainability officer in partnership with the chief financial officer. Together, they are responsible for developing and implementing a comprehensive environmental strategy, and establishing annual and long-term goals, performance metrics and a governance structure to achieve them.

The Governance Committee of our Board of Directors oversees UnitedHealth Group's Corporate Environmental Policy and environmental and climate change initiatives.

The Audit and Finance Committee of our Board of Directors oversees management's processes to identify any environment-related investment criteria and to ensure the accuracy of key environmental disclosures.

The senior vice president of Corporate Services has oversight of our Environmental Management Team (EMT). This cross-functional working group includes representatives from Enterprise Real Estate Services (RES), Enterprise Sourcing & Procurement (ES&P), Enterprise Health & Safety (EH&S), Enterprise Resiliency & Response (ER&R), the Office of Sustainability, Finance, 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.

These include:

- A strategic scorecard to measure RES effectiveness in collaboratively supporting UnitedHealth Group's environmental, social and governance (ESG) strategy specific to environmental health.
 - 1. Design and implement interim and long-term goals aligned with UnitedHealth Group's net-zero commitment, with supporting decarbonization levers.
 - 2. Complete scope 3 inventory by year-end 2022 to support future goal commitments.
 - 3. Build a next phase management and data system framework bridging to the future ideal state, aligned to goal performance.
- An MBO that reflects progress across all decarbonization levers to reduce in absolute terms the 2021 scope 1 + scope 2 global emissions by 60% by 2030.

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 significant 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.

The U.S. health care system is responsible for 8.5% of U.S. carbon emissions stemming from health care facility operations, energy consumption, and the supply chain of goods and services. Recognizing the critical need to reduce the carbon footprint of the U.S. health care system, United Health Group is proud to be part of the National Academy of Medicine's Action Collaborative on Decarbonizing the U.S. Health Sector, co-chaired by our CEO.

This public-private collaborative with leaders from the federal government, pharmaceutical and hospital industries, and health professionals, seeks to address the health sector's environmental impact by focusing on four key areas.

- 1. Health care supply chain and infrastructure
- 2. Health care delivery
- 3. Health professional education and communication
- 4. Policy, financing and metrics

The collaborative seeks to mobilize the health care sector by establishing shared decarbonization goals and evidencebased solutions to protect human health globally and build a more equitable health system.

Risks and 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 specifically pertaining to our global operations and the health care services marketplace.

Business operations

To manage operational impacts experienced due to weather-related events we incorporate environmental management into our RES platform. We collaborate with ER&R to monitor weather-related risks. Our enterprise uses 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. We have identified critical sites that are the most susceptible to utility outages and related impacts and have developed backup emergency systems. We developed a multidimensional risk-based investment strategy to deploy backup emergency power systems at these critical sites to ensure business continuity and 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.

· Member support during extreme weather events

Extreme weather events can directly impact our customers, members and providers. In certain situations, we deploy actions that increase the ability to serve our members when they need it the most.

Depending on the weather-related event, company responses may include:

- 1. Removing prior authorization/notification primary care referral requirements for members seeking care
- 2. Allowing early refills of prescription medication
- 3. Easing restrictions on use of out-of-network providers
- 4. Early replacement of Durable Medical Equipment
- 5. Making the Optum Crisis Counseling line available to the community
- 6. Collaborating to identify members in the hospital or at long-term care facilities, evaluating the provider capacity within the geographic area, and where appropriate, identifying reassignments and communicating this information to members and providers.
- 7. Reviewing case management and disease management files to identify members at most risk due to disease severity or fragility. We prioritize contacting these members to help arrange for care continuity and determine if they need evacuation assistance. Post-acute care patients are identified, and our care managers ensure adequate supplies and prescriptions medication are available. In the event the member needs to be evacuated, appropriate sites and resources are identified to meet the transportation and ongoing needs of the individual.

Measuring our footprint

For 22 years, UnitedHealth Group has measured its greenhouse gas (GHG) footprint, and since 2011 we have set emissions reduction goals. We are further advancing our emissions measurement and are proud to release our first-ever comprehensive scope 1 and 2 inventory. Our reported emissions have increased in 2021 due to the following drivers:

- Change in boundary: We reported all our global businesses and fleet data within our operational control for the first time.
- Change in methodology: Sites that were previously reported as scope 3 moved to scope 1 and 2.
- Portfolio growth: Through business combinations.

Global operations that are not within UnitedHealth Group's operational control include joint venture operations in Peru and in the U.S.

We are currently assessing our scope 3 footprint, which we intend to complete in 2022. We plan to share our most significant categories of scope 3 data in our 2022 Sustainability Report.

In previous years, we disclosed scope 3 categories of waste generated in operations, business travel and employee commuting. Our deeper assessment in 2021 identified our most significant categories as:

- Purchased goods and services
- · Capital goods
- Upstream transportation and distribution
- Waste
- Investments

Data integrity and assurance

UnitedHealth Group completes an annual third-party AA1000 verification and assurance process for our environmental metrics including GHG emissions, energy consumption, renewable energy consumption, water use, total waste used/ recycled, total waste disposed and confidential paper shredding and recycling (Shred All Program). We also assure the year-over-year change in GHG emissions.

Please see our <u>Annual Assurance Statement</u> for complete information.

Environmental commitments

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.

· Committing to the Science Based Targets initiative (SBTi) Net-Zero Standard

Recognizing the risks that climate change poses to human health, our path to net-zero operations includes setting science-based emissions reduction targets through the SBTi to ensure our actions are based on the current climate science.

We will be working with the SBTi to validate near-term and long-term targets.

Achieving operational net-zero by 2035

We will continue to pursue our ambition to achieve net-zero emissions in scopes 1 and 2 by 2035 across our global operations. Our near-term operational net-zero target to achieve a 60% reduction in scope 1 and scope 2 emissions between 2021 and 2030 is consistent with reductions required to limit global warming to 1.5°C.

Our approach to achieving net-zero operations will rely on direct mitigation of global emissions with minimal reliance on carbon offsets. Specifically, we are focused on the following:

- · Measuring our footprint.
- Improving energy efficiency in our buildings.
- Investing in the transition to renewable energy.

Investing and sourcing 100% of our global electricity demand with renewable sources by 2030

A significant part of our commitment to operational net-zero includes identifying and scaling our reliance on renewable energy sources, which will directly decrease GHG emissions and improve the health of the communities where we operate.

We are currently evaluating the sourcing of renewable energy across our operations, including on-site and off-site renewable energy production, virtual power purchase agreements and other renewable purchasing options.

· Achieved our 2023 carbon emissions target of reducing our absolute scope 1 and scope 2 (market-based) GHG emissions by 3%; goal being sunset

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. Annual performance is measured from directly managed sites including the integrated U.S. Administrative Portfolio, U.S. Large Pharmaceutical and directly managed International Sites.

As of 2021, UnitedHealth Group met the intent of the multiyear market-based carbon reduction goal to reduce 3% of the 2017 scope 1 and scope 2 (market-based) GHG emissions. We achieved a year-over-year GHG emissions reduction of 3.86%, which brings our total cumulative GHG emissions reduction to 14.0% over the 2017 baseline. The final reporting year for this carbon reduction goal will be 2022. UnitedHealth Group will begin reporting in 2023 on the new objectives stated in the Environmental Commitments.

Green business practices

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.

· Renewable energy

In 2021, UnitedHealth Group secured 22,719 MWh of Unbundled Renewable Energy Credits (RECs) for 51 sites in the United States. Our procurement strategies in deregulated electricity markets include purchasing Unbundled Renewable Energy Credits (RECs). Additionally, in 2021 we purchased 30,576 MWh Unbundled Renewable Energy Credits (RECs), which account for 100% of the electricity used at six headquarters buildings in Minnetonka and Eden Prairie, Minnesota.

Our team in Portugal secured 29,806 MWh of renewable energy purchases through Guarantee of Origin (GO) which account for 97% of the electricity used in 2021.

We are currently evaluating the sourcing of renewable energy across our operations, including on-site and off-site renewable energy production, virtual power purchase agreements and other renewable purchasing options.

· Building construction

To meet our operational net-zero commitment, we are scaling solutions that reduce energy consumption in our entire real estate footprint — ranging from data centers and pharmaceutical distribution centers, to clinical care facilities. That approach includes new construction projects, renovations, collaboration with landlords, and simple employee behavior programs.

For example, we are finalizing the construction of phase 1 of a two-building, 352,000-square-foot administrative campus in San Antonio, Texas. Phase 1 is scheduled to open in 2022. It represents what will be the first WELLcertified campus in our portfolio, an industry-recognized attestation measuring a facility's health and human experience attributes through building design and operations. We plan to leverage this experience to inform future 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.

· Minimizing the use of paper in the consumer and provider experience

In an increasingly digital world, the average consumer's health care experience too often involves paper.

We are committed to reducing our paper usage and advocating for the reduction of paper across the health system to the greatest extent possible over the coming years. We are working toward providing paperless experiences for consumers and providers — a dual-purpose goal designed to minimize use of energy, water and raw materials while creating a better consumer experience.

· Diverting waste from landfills

We are dedicated to finding innovative ways to manage waste through prevention, reuse, recycling and disposal.

Our multidimensional approach to minimizing our environmental impact includes ongoing management of our various waste streams, including municipal, construction, electronic, hazardous and regulated medical and pharmaceutical waste.

With our scope 3 enterprisewide waste-associated carbon emissions inventory underway in 2022, our focus on waste reduction remains an important part of our sustainability strategy.

Based on the best practices from our Optum Campus waste pilot, we are preparing to expand the pilot activities to additional Twin Cities Minnesota sites as well as other targeted core locations. This includes three primary areas of focus: operational changes to reduce our waste to landfills; employee education; and implementing a "Dine In" option to allow employees eating in our on-site dining rooms to use nondisposable plates and silverware, in addition to other recycling initiatives.

Our U.S. office convenience stores stock reusable products, including utensils, straws, bags and coffee mugs. Additionally, single-use utensils were removed from our breakrooms, and our COVID-19-specific packaging and wrapping (cups, utensils, etc.) have been removed as employees returned to the office in the spring of 2022, avoiding over 2.300 pounds of waste in landfills in the U.S.

In the Asia-Pacific region, we removed all single-use plastic and paper products in 2021, preventing over 68,000 pounds of waste in a landfill annually.

In June 2021, UnitedHealth Group launched front of house paper towel composting at the Optum headquarters. Additionally, UnitedHealth Group conducted waste audits at five of our core Twin Cities HQ sites.

In 2021, UnitedHealth Group expanded composting programs. A back of house composting program was launched at our administrative site in Maryland with a full-service cafeteria. Front of house composting was launched at two locations in California and one location in Washington.

In 2021, UnitedHealth Group teams in India and the Philippines implemented waste and recycling tracking programs. The program identified site-level waste streams and highlighted opportunities for improvement.

Through Shred All, we destroyed and recycled over 4,854 U.S. tons of paper and saved 85,512 trees in 2021.

Water efficiency and reduction

We conducted a phased U.S. administrative portfolio review in 2018 using LEED water efficiency guidelines to evaluate interior water use, and the EPA's WaterSense tool to evaluate exterior water use, incorporating the U.S. Drought Monitor to identify water-sensitive areas. This guided our subsequent focus that resulted in 72% of the occupied square footage at U.S. locations directly billed for water usage meeting or exceeding LEED guidelines for indoor water efficiency in 2021. We will be refreshing this study in 2022.

In 2021, UnitedHealth Group developed and implemented a holistic water tracking program for our India real estate portfolio, a region where 91 million people lack access to safe water. We made investments in 2021 to install technology-enabled digital water meters at 14 sites to remotely measure, monitor and influence water usage. The digital water meters are deployed to measure freshwater and recycled water (used for the flushing of water closets) and will be key in developing future water efficiency goals in this water-stressed geography.

· Supply chain management

We have made climate risk a key component of our ongoing sustainable procurement activities. We collaborate with the CDP (Carbon Disclosure Project) to retrieve qualitative and GHG emissions data from targeted suppliers to establish a baseline from which future reduction goals will be developed. The targeted suppliers represented roughly 35% of our centrally managed procurement spend in 2021 and account for a material basis of GHG emissions across our spend categories. We will use this data to inform our GHG scope 3 inventory baseline measurement in 2022 and engage our suppliers on climate risks and opportunities going forward.

Environmental metrics

Environmental I	ndicator	2018	2019	2020	20211
Energy (MWh)	Total Energy ^{2,3}	365,0054,5	375,673 ⁶	381,6927	1,151,4388
	Total Energy: Coverage of Indicator (%)	26.40%	25.99%	28.31%	100%
	Coverage Reported (M sq.ft) ¹	13	13.1	14.6	52.8
	Non-Renewable ^{2,3}	364,2694.5	367,457 ⁶	362,045 ⁷	1,068,3368
	Renewable ²	736 ⁹	8,21610	19,64711	83,10212
	Self-Generated Renewable Energy Use	0	0	0	0
	Change in Energy Consumption	-0.4%	+2.9%13	+1.6%14	+ 201.7%15
	Energy Intensity (per USD revenue, billions) ¹⁶	1,613.3	1,551.37	1,484.37	4,003.65
Carbon Emissions (mtCO2e) ¹⁵	Scope 1 ^{2,18}	13,93319,20	17,70921	24,48722	97,53723
(mtCOZe)**	Scope 1: Coverage of Indicator (%)	26.40%	25.99%	28.31%	100%
	Coverage Reported (M sq.ft) ¹	13	13.1	14.6	52.8
	Scope 2 (Location-Based) ^{2,24}	153,754 ²⁵	153,004 ²⁶	156,751 ²⁷	322,47228
	Scope 2 (Market-Based) ^{2,24}	155,700 ^{29,30}	149,418 ³¹	148,741 ³²	290,46333
	Scope 2: (Location-Based & Market-Based) Coverage of Indicator (%)	26.40%	25.99%	28.31%	100%
	Coverage Reported (M sq.ft) ¹	13	13.1	14.6	52.8
	Scope 3 ²	298,680	429,812	213,495	88,465
	Scope 3 - GHG 5. Waste Generated in Operations ^{2,34}	24,700	25,934	24,354	32,684
	Scope 3 – GHG 6. Business Travel ^{2,35}	65,740	63,006	21,653	22,238
	Scope 3 – GHG 7. Employee Commuting ^{2,36}	140,195	252,683	65,007	33,543
	Scope 3 – GHG 8. Upstream Leased Assets ^{2,37}	68,045 ³⁸	88,189	102,481	O ₃₉
	Total (Scope 1+2 Location-Based)	167,687	170,713	181,238	420,009
	Total (Scope 1+2 Location-Based + 3)	466,367	600,524	394,733	508,474
	Emissions Reduction (Scope 1+2 Location-Based) (%)	-3.2%	+1.8%40	+6.17%41	+ 131.7%42
	Emissions Intensity (Scope 1+2 Location-Based) (per USD revenue, billions) ¹⁶	741.17	704.97	704.82	1,460.41
	Carbon Offsets (mtCO2e) ⁴³				3,596
Water (Mio. m3)	Municipal Water Use ^{2,44}	0.73681745	0.648570	0.557190	0.859195
	Municipal Water Use: Coverage of Indicator (%)	14.49%	13.51%	15.32%	45.89%
	Coverage Reported (M sq.ft)	7.1	6.8	7.9	24.2
	Total Water Discharged ^{2,46}	Not Reported	Not Reported	0.018012	0.028521
	Municipal Water Intensity (per USD revenue, billions) ¹⁶	0.003257	0.002678	0.002167	0.002987

Environmental Indicator		2018	2019	2020	2021 ¹
Waste & Recycling (Metric tons)	Waste Disposed: Coverage of Indicator (%)	19.76%	17.04%	16.99%	27.36%
	Coverage Reported	9.7	8.6	8.8	14.5
	Total Waste Used/Recycled/Sold ^{2,43,44}	8,475	7,964	6,709	7,099
	Total Waste Disposed ^{2,47,48}	7,046	7,398	7,658	10,478
Confidential Paper Shredding and Recycling Program (U.S. tons)	Shred All Program (included in Total Waste Used/Recycled/Sold) ^{2,49}	7,743	6,415	4,888	4,854
LEED Certified Facilities (M Square Feet) ⁴⁶	Global Real Estate Portfolio	1.6	2.1	2.7	2.7

- 1. In 2021, UnitedHealth Group committed to reporting all Scope 1 and Scope 2 (location-based and market-based) emissions for global operations within UnitedHealth Group's operational control. The reporting scope boundary was expanded to include business operations and fleet operations previously not reported. The reporting methodology was changed to shift assets previously reported under Scope 3 GHG 8. Upstream Leased Assets to Scope 1 and Scope 2. Global operations that are not within UnitedHealth Group's operational control include Joint Venture operations in Peru and the US.
- 2. AA100 Assurance Statement for 2021 will include verification of energy consumption, renewable energy consumption, Scope 1, 2 and 3 GHG emissions, water usage and waste/recycling metrics. The reporting year for our GHG emissions and environmental metrics is 1 January to 31 December.
- 3. Energy: The 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 (Republic of Ireland and United Kingdom) business operations. The 2020 environmental data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA (Republic of Ireland and United Kingdom) and APAC (India) business operations. The 2021 environmental data represents all U.S. portfolio business operations, EMEA (Republic of Ireland, Portugal and United Kingdom), APAC (India and Philippines) business operations, LATAM (Brazil, Chile and Colombia) business operations and global vehicle fleets.
- 4. 2018: 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 updated in 2019 to reflect actual electricity usage.
- 6. 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.
- 7. 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.
- 2021: 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, liquid petroleum gas (LPG), gasoline, 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. 2021: 22,719 MWh Unbundled Renewable Energy Credits (RECs) through energy supply contracts supply (51) facilities in the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), 30,576 MWh Unbundled Renewable Energy Credits (RECs) purchased for six headquarters buildings in Minnetonka and Eden Prairie, MN and 29,806 MWh Guarantees of Origin (GO) for the Portugal portfolio.
- 13. 2019 Energy: Year-over-year increase for all energy reported is the result of (1) M&A activity (2) change in boundary to incorporate EMEA (Republic of Ireland and United Kingdom) business operations.

- 14. 2020 Energy: Year-over-year increase for all energy reported is the result (1) M&A activity (2) change in boundary to incorporate expanded APAC (India) business operations and reporting of integrated clinical operations in the U.S.
- 15. 2021 Energy: Year-over-year increase for all energy reported is the result of (1) M&A activity (2) change in boundary to incorporate all U.S. portfolio business operations, EMEA (Portugal), LATAM (Brazil, Chile and Colombia) business operations and global vehicle fleets (3) change in reporting methodology shifted assets previously reported under Scope 3 GHG 8. Upstream Leased Assets to Scope 1 and Scope 2.
- 16. The annual revenue figures as published in the annual UnitedHealth Group financial filings United States Securities and Exchange Commission Form 10-K.
- 17. In 2021, UnitedHealth Group committed to reporting Scope 1 and Scope 2 (location-based and market-based) emissions for global operations. The reporting scope boundary was expanded to include business operations and fleet operations previously not reported. The reporting methodology was changed to shift assets previously reported under Scope 3 GHG 8. Upstream Leased Assets to Scope 1 and Scope 2.
- 18. Scope 1 GHG Emissions: The 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 (Republic of Ireland and United Kingdom) business operations. The 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA (Republic of Ireland and United Kingdom) and APAC (India) business operations. The 2021 carbon emissions data all U.S. portfolio business operations, EMEA (Republic of Ireland, Portugal and United Kingdom), APAC (India and Philippines) business operations, LATAM (Brazil, Chile and Colombia) business operations and global vehicle fleets.
- 19. 2018: Total Scope 1 emissions are calculated from stationary combustion (natural gas, diesel); mobile emissions (jet fuel) and fugitive emissions (refrigerant leakage).
- 20, 2018: Total Scope 1 emissions have been updated to reflect actual 2018 aviation fuel emissions.
- 21. 2019: Total Scope 1 emissions are calculated from stationary combustion (natural gas, diesel, sulphur free gas oil (SFGO), propane); mobile emissions (jet fuel), and fugitive emissions (refrigerant leakage).
- 22. 2020: Total Scope 1 emissions are calculated from stationary combustion (natural gas, diesel, sulphur free gas oil (SFGO), propane, fuel oil no. 2); mobile emissions (jet fuel), and fugitive emissions (refrigerant leakage).
- 23. 2021: Total Scope 1 emissions are calculated from stationary combustion (natural gas, diesel, sulphur free gas oil (SFGO), propane, fuel oil no. 2, liquified petroleum gas (LPG)); mobile emissions (jet fuel, sustainable aviation fuel, gasoline, diesel), and fugitive emissions (refrigerant leakage, anesthetic gases and medical gases).
- 24. Scope 2 GHG Emissions: The 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 (Republic of Ireland and United Kingdom) business operations. The 2020 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical), EMEA (Republic of Ireland and United Kingdom) and APAC (India) business operations. The 2021 carbon emissions data all U.S. portfolio business operations, EMEA (Republic of Ireland, Portugal and United Kingdom), APAC (India and Philippines) business operations, and LATAM (Brazil, Chile and Colombia) business operations. Scope 2 GHG Emissions sources are grid purchased electricity.
- 25. 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.
- 26. 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.**
- 27. 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 (Republic of Ireland and United Kingdom) Portfolio emissions calculated using IEA 2018 Emissions Factors. APAC (India and Philippines) Portfolio emissions calculated using IEA 2018 Emissions Factors.
- 28. 2021: Scope 2 (Location-Based). U.S. Portfolio emissions have been calculated using eGRID2019 (released 2/23/2021) emission factors. EMEA (Republic of Ireland, Portugal and United Kingdom) Portfolio emissions calculated using IEA 2018 Emission Factors. APAC (India and Philippines) and LATAM (Brazil, Chile and Colombia) Portfolio emissions calculated using IEA 2018 **Emissions Factors.**
- 29. 2018: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using Green-e Energy Residual Mix Emissions Rates (2018)
- 30. 2018: Scope 2 (Market-Based) emissions have been calculated to reflect actual electricity usage.

- 31. 2019: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using 2019 Green-e® Residual Mix Emissions Rates (2017 Data).
- 32. 2020: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using 2019 Green-e® Residual Mix Emissions Rates (2017 Data).
- 33. 2021: Scope 2 (Market-Based). U.S. Portfolio emissions calculated using 2021 Green-e® Residual mix Emission Rates (2019 Data).
- 34. Scope 3 GHG 5. Waste Generated: The 2018, 2019, 2020, and 2021 carbon emissions data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
- 35. Scope 3 GHG 6. Business Travel: The 2018 and 2019 data set represents business travel (Commercial Air Travel and Rental Cars) for integrated U.S. based employees. The 2020 and 2021 data set represents business travel (Commercial Air Travel, Rental Cars and Rail) for integrated global employees.
- 36. Scope 3 GHG 7. Employee Commuting: The 2018, 2019, 2020, and 2021 carbon emissions data represents integrated U.S. based employees.
- 37. Scope 3 GHG 8. Upstream Leased Assets: The 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 (Republic of Ireland and United Kingdom) and APAC (India and Philippines) business operations.
- 38. 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.
- 39. The 2021 reporting methodology was changed to shift assets previously reported under Scope 3 GHG 8. Upstream Leased Assets to Scope 1 and Scope 2.
- 40. 2019 Carbon: Year-over-year increase for emissions reported is the result of (1) M&A activity (2) change in boundary to incorporate EMEA (Republic of Ireland and United Kingdom) business operations.
- 41. 2020 Carbon: Year-over-year increase for emissions reported is the result of (1) M&A activity (2) change in boundary to incorporate expanded APAC (India) business operations and reporting of integrated clinical operations in the U.S.
- 42. 2021 Carbon: Year-over-year increase for emissions reported is the result of (1) M&A activity (2) change in boundary to incorporate all U.S. portfolio business operations, EMEA (Portugal), LATAM (Brazil, Chile and Colombia) business operations and global vehicle fleets (3) change in reporting methodology shifting assets previously reported under Scope 3 GHG 8. Upstream Leased Assets to Scope 1 and Scope 2.
- 43. 2021 Carbon Offsets Purchased: American Carbon Registry (1) 1,000 mtCO2e Forestry (UPM Blandin) (2) 1,500 mtCO2e Forestry (Minnesota) (3) 996 mtCO2e Forestry (Mai Ndombe REDD+ Project) (4) 100 mtCO2e Cookstoves (Rwanda).
- 44. Municipal Water Use: Municipal water sources include water, fire line and irrigation. The 2018-2019 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 (Republic of Ireland) business operations. The 2021 municipal water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and EMEA (Republic of Ireland) business operations and APAC (India and Philippines) business operations.
- 45. 2018: Municipal water use figures are restated to reflect actual water usage.
- 46. Total Water Discharged: Water discharge sources include sites where storm water and wastewater flows are metered by the local utility provider. The 2020-2021 water data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
- 47. Waste: The 2018-2020 waste data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical). The 2021 waste data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) and APAC (India and Philippines) business operations.
- 48. Excludes medical, pharmaceutical, and electronic waste.
- 49. Paper recycling includes confidential paper shredding and recycling. The 2018-2021 data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical).
- 50. LEED Certified Facilities: The 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 2020-2021 data represents the U.S. portfolio business operations (which includes Administrative, Integrated Clinic, Data Center and Pharmaceutical) APAC and Puerto Rico business operations.