

UNITEDHEALTH GROUP

ANNUAL MEETING OF SHAREHOLDERS

JUNE 3, 2019

MEETING GUIDELINES AND PROCEDURES

We welcome you to our 2019 Annual Meeting of Shareholders. In fairness to all shareholders and in order to provide an orderly and informative meeting within a reasonable time period, please observe the following guidelines, procedures and time limits. Your cooperation is greatly appreciated.

Admission to the Meeting

1. Attendance at the Annual Meeting is limited to directors, officers, shareholders of record and “street name” shareholders (*i.e.*, shareholders that own shares of our common stock through banks, brokers or other nominees) as of the record date, authorized holders of proxies from such shareholders and invited guests of management. Each shareholder may bring one guest at the discretion of the Company. Joint owners of shares wishing to attend the meeting must own at least one full share per attendee. Please note that only persons who have complied with the admission procedures set forth in the proxy statement and these guidelines may attend the meeting.
2. All attendees must register at the registration desk and present valid photo identification (*e.g.*, driver’s license, United States military ID, state identification card or passport) along with the documentation described below prior to being admitted to the meeting.
 - A. Shareholders of record must present the Notice of Internet Availability of Proxy Materials or the admission ticket that was attached to their proxy statement.
 - B. Street name shareholders must present their most recent brokerage statement or a letter from their bank, broker or other nominee indicating that they hold at least one whole share of our common stock as of the record date.
 - C. A holder of a valid proxy from a shareholder of record or a street name holder must present documentation that demonstrates that such proxy holder is the authorized proxy holder of a shareholder of record or street name shareholder, along with the additional documentation that would otherwise be required of a shareholder of record or street name shareholder.

Meeting Conduct

3. The Executive Chairman of the Board or our Chief Executive Officer will serve as chair for the meeting and shall have the authority to preside over the meeting. Either the chair of the meeting or the Secretary may make any and all determinations with respect to the conduct of the meeting and procedures to be followed during the meeting.
4. The official items of business on the agenda consist of the proposals set forth in the agenda for the Annual Meeting included in the proxy statement. Subject to the discretion of the meeting chair, the meeting will follow the agenda.
5. Shareholders who wish to vote at the Annual Meeting may do so by ballot until the closing of the polls. If you wish to vote at the Annual Meeting, please inform the registration desk. If you have already voted by proxy, there is no need to vote by ballot, unless you have given written notice to an officer of the Company to revoke your proxy or you want to change your prior vote. No further voting will be permitted and no further ballots will be considered or accepted by the Inspector of Election after the closing of the polls.

Procedures for Discussion

6. Only shareholders of record and “street name” shareholders as of the record date, or authorized holders of proxies from such shareholders, may address the meeting. Guests of shareholders may not address the meeting.
7. All discussions related to proposals will be restricted to the period of the meeting during which the discussion and votes on proposals are being held, and will not be held during any other portion of the meeting. Shareholder questions and remarks related to the business of the Company will be addressed during the question and answer period following the conclusion of the official business.
8. In order for us to give as many shareholders as possible the opportunity to speak, remarks and questions will be limited to two minutes.
9. The views and comments of all shareholders are welcome. However, the meeting is not to be used as a forum to present general economic, political or other views that are not directly related to the business of the Company. Questions and comments at the Annual Meeting shall be properly focused solely on the official business of the Company. All questions and comments should be directed to the chair of the meeting. The Secretary of the meeting or her representative will stop discussions that are:
 - A. irrelevant to the business of the Company or the conduct of its operations;
 - B. derogatory or otherwise inappropriate (and such comments will be a basis for removal from the Annual Meeting);
 - C. related to pending or threatened litigation;
 - D. unduly prolonged (longer than two minutes);
 - E. substantially repetitious of statements made by other shareholders; or
 - F. discussions related to personal grievances.
10. If you wish to address the Annual Meeting, at the designated time, please approach the designated microphone. Upon being recognized, please state your name, your status as a shareholder or proxy holder, and present your question or comment.
11. Please permit each speaker the courtesy of concluding his or her remarks without interruption.
12. The distribution of written materials by any person other than the Company at or in physical proximity of the Annual Meeting is not allowed.
13. The use of cameras or any type of audio/video recording device, communication device (including cell phones), or any other similar equipment at the meeting is not allowed. Cellular telephones and all other electronic devices must be turned off during the Annual Meeting.
14. No firearms or weapons, or other items that the Company believes could be dangerous or distracting to attendees, or banners, signs or packages will be allowed in the meeting room. The Company reserves the right to inspect, and prevent, items entering the meeting room.
15. Any person who refuses to comply with these guidelines and procedures or disrupts the orderly conduct of the Annual Meeting may be removed.

THANK YOU FOR YOUR COOPERATION. ENJOY THE MEETING.