

UNITEDHEALTH GROUP

ANNUAL MEETING OF SHAREHOLDERS

JUNE 6, 2022

MEETING GUIDELINES AND PROCEDURES

We welcome you to UnitedHealth Group's (the "Company") 2022 Annual Meeting of Shareholders (the "Virtual Annual Meeting"). 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.

Participation in the Meeting

1. All shareholders must enter the Virtual Annual Meeting room through the Shareholder Login using their 16-digit control number. Only shareholders of record and "street name" shareholders as of the record date, April 8, 2022, are permitted to vote or submit questions while participating in the Virtual Annual Meeting. Shareholders may vote through the closing of the polls by clicking the "Vote Here" button on their screen.
2. All guests must enter the Virtual Annual Meeting room through the Guest Login. Guests may not vote or submit questions during the Virtual Annual Meeting.

Meeting Conduct

3. Our Chief Executive Officer will serve as Chair for the Virtual Annual Meeting and shall have the authority to preside over the meeting. Either the Chair of the Virtual Annual 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 of the meeting consist of the proposals set forth in the agenda for the Virtual Annual Meeting. Subject to the discretion of the meeting Chair, the meeting will follow the agenda.

Procedures

5. Shareholders may vote or submit questions using the Virtual Annual Meeting website. Questions may be submitted until the conclusion of the presentation of proposals and will be addressed during the question and answer period. For the benefit of all shareholders to know who is asking a question, when submitting a question during the meeting, please include your name and organization (if applicable), along with the text of your question. If your question relates to a proposal, please indicate which proposal in your question. All questions should be directed to the meeting Chair, who will either respond directly, or invite another officer or director of the Company to respond.
6. Questions are limited to one per shareholder. Please ensure questions are concise. If a shareholder submits multiple questions, only the first question will be answered. Questions from multiple shareholders on substantially similar topics or that are otherwise related may be grouped, summarized and answered together.
7. If you have voted your shares prior to the start of the Virtual Annual Meeting, your vote has been received by the Company's Inspector of Elections and there is no need to vote those shares during the Virtual Annual Meeting, unless you wish to revoke or change your vote. Shareholders may also access (i) a list of the holders of record of the Company's common stock entitled to vote at the meeting and (ii) an affidavit of delivery and mailing from Broadridge Financial Solutions showing the notice of the meeting, proxy statement and

annual report or a notice of internet availability were provided to all shareholders entitled to notice of this meeting.

8. Recording by any means is prohibited. An archived copy of the Virtual Annual Meeting will be available on the "Investors" page of our website for 14 days following the Virtual Annual Meeting.
9. There are three management proposals and two shareholder proposals to be voted on. The shareholder proponents will respectively have a maximum of three minutes to present each shareholder proposal and make a statement in support of it. The management position is already stated in the proxy statement that you received.
10. The views 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 at the Virtual Annual Meeting shall be properly focused solely on the business of the Company. The meeting Chair or the Secretary may rule the following discussion topics as out of order and not present:
 - A. irrelevant to the business of the Company or the conduct of its operations;
 - B. derogatory or otherwise inappropriate (and such remarks will not be presented to shareholders during the Virtual Annual Meeting);
 - C. related to pending or threatened litigation;
 - D. substantially repetitious of statements made by other shareholders; or
 - E. discussions related to personal grievances.

THANK YOU FOR YOUR COOPERATION. ENJOY THE MEETING.