



United Health Group Inc

# 2025 CDP Corporate Questionnaire 2025

Word version

**Important: this export excludes unanswered questions**

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

[Read full terms of disclosure](#)

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## C1. Introduction

### (1.1) In which language are you submitting your response?

Select from:

English

### (1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:

USD

### (1.3) Provide an overview and introduction to your organization.

#### (1.3.1) Type of financial institution

Select from:

Insurer

#### (1.3.2) Organization type

Select from:

Publicly traded organization

#### (1.3.3) Description of organization

*Sustainability is our inspiration for long term growth – a foundation to fulfill our mission and deepen our societal impact by improving the health and well-being of the people we serve. At UnitedHealth Group, sustainability is, embedded in our businesses and intrinsically linked by a common mission to help people live healthier lives and help make the health system work better for everyone. The ultimate success of our company is the creation of enduring, long term value for both our shareholders and society at large. Our four sustainability priorities – 1) helping to build a modern, high-performing health system; 2) healthy environment; 3) our people and culture; and 4) responsible business practices – are informed by our stakeholders and reflect contemporary challenges, including access to affordable, high-quality medical care. These priorities align with our five growth pillars – value-based care; health benefits; health technology; health financial services; and pharmacy services – representing the ways we can seek to help every person who interacts with the health care system every day.*

[Fixed row]

**(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.**

**(1.4.1) End date of reporting year**

12/31/2024

**(1.4.2) Alignment of this reporting period with your financial reporting period**

Select from:

Yes

**(1.4.3) Indicate if you are providing emissions data for past reporting years**

Select from:

Yes

**(1.4.4) Number of past reporting years you will be providing Scope 1 emissions data for**

Select from:

1 year

**(1.4.5) Number of past reporting years you will be providing Scope 2 emissions data for**

Select from:

1 year

**(1.4.6) Number of past reporting years you will be providing Scope 3 emissions data for**

Select from:

1 year

[Fixed row]

**(1.4.1) What is your organization's annual revenue for the reporting period?**

400278000000

**(1.5) Provide details on your reporting boundary.**

	<b>Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?</b>
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

**(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?**

**ISIN code - bond**

**(1.6.1) Does your organization use this unique identifier?**

Select from:

No

**ISIN code - equity**

**(1.6.1) Does your organization use this unique identifier?**

Select from:

Yes

**(1.6.2) Provide your unique identifier**

US 91324P1021

## CUSIP number

**(1.6.1) Does your organization use this unique identifier?**

Select from:

Yes

**(1.6.2) Provide your unique identifier**

91324P102

## Ticker symbol

**(1.6.1) Does your organization use this unique identifier?**

Select from:

Yes

**(1.6.2) Provide your unique identifier**

UNH

## SEDOL code

**(1.6.1) Does your organization use this unique identifier?**

Select from:

Yes

**(1.6.2) Provide your unique identifier**

2917766

## LEI number

### (1.6.1) Does your organization use this unique identifier?

Select from:

No

## D-U-N-S number

### (1.6.1) Does your organization use this unique identifier?

Select from:

No

## Other unique identifier

### (1.6.1) Does your organization use this unique identifier?

Select from:

No

[Add row]

## (1.7) Select the countries/areas in which you operate.

Select all that apply

China

India

Spain

Brazil

Canada

Philippines

Hong Kong SAR, China

Ireland

Australia

Singapore

Luxembourg

Netherlands

- United Arab Emirates
- United States of America
- United Kingdom of Great Britain and Northern Ireland

**(1.9) What was the size of your organization based on total assets value at the end of the reporting period?**

**(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?**

**Banking (Bank)**

**(1.10.1) Activity undertaken**

*Select from:*

- Yes

**(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio**

*Select from:*

- Yes, the value of the portfolio based on total assets

**(1.10.4) Portfolio value based on total assets**

4727180052.11

**(1.10.6) Type of clients**

*Select all that apply*

- Other, please specify

**(1.10.7) Industry sectors your organization lends to, invests in, and/or insures**

Select all that apply

Infrastructure

## Investing (Asset manager)

### (1.10.1) Activity undertaken

Select from:

No

## Investing (Asset owner)

### (1.10.1) Activity undertaken

Select from:

Yes

### (1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

No

### (1.10.6) Type of clients

Select all that apply

Other, please specify :As an asset owner, UHG—primarily through Optum Financial and Optum Bank—serves a broad spectrum of clients with financial products and services: Consumers, Employers, Government Agencies, Health Plans, and Providers.

### (1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

Infrastructure

## Insurance underwriting (Insurance company)

### (1.10.1) Activity undertaken

Select from:

Yes

### (1.10.2) Insurance types underwritten

Select all that apply

Life and/or Health

### (1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

No

### (1.10.6) Type of clients

Select all that apply

Other, please specify :UHC: Employer & Individual Plans, Medicare and Medicaid, Student Health Insurance, Value Based Care, Employer Customers  
[Fixed row]

## (1.24) Has your organization mapped its value chain?

### (1.24.1) Value chain mapped

Select from:

Yes, we have mapped or are currently in the process of mapping our value chain

### (1.24.2) Value chain stages covered in mapping

Select all that apply

Upstream value chain

### (1.24.3) Highest supplier tier mapped

Select from:

Tier 1 suppliers

#### (1.24.4) Highest supplier tier known but not mapped

Select from:

Tier 2 suppliers

#### (1.24.7) Description of mapping process and coverage

*Tier 1 suppliers are mapped by emissions. Supplier emissions are calculated based on a spend based greenhouse gas calculation method using indicators from the U.S. Environmental Protection Agency - US Environmentally-Extended Input-Output (USEEIO) <https://www.epa.gov/land-research/us-environmentally-extended-input-output-useeio-models>. The majority of Tier 1 suppliers have been mapped, with the exception of some suppliers that are new to the enterprise via recent company acquisitions. We have visibility into our Tier 2 suppliers on the pharmaceutical supply side of the company, but we have not measured Tier 2 supplier emissions.*

[Fixed row]

#### (1.24.1) Have you mapped where in your direct operations or elsewhere in your value chain plastics are produced, commercialized, used, and/or disposed of?

	Plastics mapping	Primary reason for not mapping plastics in your value chain	Explain why your organization has not mapped plastics in your value chain
	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> No standardized procedure	Hasn't been deemed substantive/significant/relevant/material to UHG.

[Fixed row]

## C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

### Short-term

(2.1.1) From (years)

0

(2.1.3) To (years)

5

(2.1.4) How this time horizon is linked to strategic and/or financial planning

*The short-term time horizon aligns with UnitedHealth Group's business strategic planning process and encompasses UHG's 2030 science-based climate targets.*

### Medium-term

(2.1.1) From (years)

5

(2.1.3) To (years)

15

(2.1.4) How this time horizon is linked to strategic and/or financial planning

*The medium-term time horizon aligns with UnitedHealth Group's business strategic planning process and encompasses UHG's 2035 operational net zero target.*

## Long-term

### (2.1.1) From (years)

15

### (2.1.2) Is your long-term time horizon open ended?

Select from:

No

### (2.1.3) To (years)

30

### (2.1.4) How this time horizon is linked to strategic and/or financial planning

The long-term time horizon aligns with UnitedHealth Group's long-term view of the broad business horizon and encompasses the Paris Accord's and UHG's 2050 net zero targets.

[Fixed row]

## (2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

	Process in place	Dependencies and/or impacts evaluated in this process
	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both dependencies and impacts

[Fixed row]

**(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?**

	Process in place	Risks and/or opportunities evaluated in this process	Is this process informed by the dependencies and/or impacts process?
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes	<i>Select from:</i> <input checked="" type="checkbox"/> Both risks and opportunities	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

[Fixed row]

**(2.2.2) Provide details of your organization’s process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities.**

**Row 1**

**(2.2.2.1) Environmental issue**

*Select all that apply*

- Climate change

**(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue**

*Select all that apply*

- Dependencies
- Risks
- Opportunities

**(2.2.2.3) Value chain stages covered**

*Select all that apply*

- Direct operations
- Upstream value chain

#### **(2.2.2.4) Coverage**

*Select from:*

- Full

#### **(2.2.2.5) Supplier tiers covered**

*Select all that apply*

- Tier 1 suppliers

#### **(2.2.2.7) Type of assessment**

*Select from:*

- Qualitative only

#### **(2.2.2.8) Frequency of assessment**

*Select from:*

- Not defined

#### **(2.2.2.9) Time horizons covered**

*Select all that apply*

- Short-term
- Medium-term
- Long-term

#### **(2.2.2.10) Integration of risk management process**

*Select from:*

- Integrated into multi-disciplinary organization-wide risk management process

### (2.2.2.11) Location-specificity used

*Select all that apply*

- National

### (2.2.2.12) Tools and methods used

Enterprise Risk Management

- Enterprise Risk Management
- Internal company methods

Other

- External consultants
- Internal company methods
- Materiality assessment
- Scenario analysis

### (2.2.2.13) Risk types and criteria considered

Acute physical

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Drought         | <input checked="" type="checkbox"/> Cyclones, hurricanes, typhoons                  |
| <input checked="" type="checkbox"/> Tornado         | <input checked="" type="checkbox"/> Heavy precipitation (rain, hail, snow/ice)      |
| <input checked="" type="checkbox"/> Wildfires       | <input checked="" type="checkbox"/> Flood (coastal, fluvial, pluvial, ground water) |
| <input checked="" type="checkbox"/> Heat waves      |   |
| <input checked="" type="checkbox"/> Cold wave/frost |   |

### (2.2.2.14) Partners and stakeholders considered

*Select all that apply*

- Customers
- Employees
- Investors
- Suppliers
- Regulators

- Local communities

### (2.2.2.15) Has this process changed since the previous reporting year?

Select from:

- No

### (2.2.2.16) Further details of process

*UHG employs an enterprise-wide approach for managing climate-related issues where the identification, assessment, and management of climate-related risks and opportunities are integrated into a multidisciplinary corporate process. UHG actively monitors climate-related risks and opportunities for potential material impacts, specifically pertaining to our global operations and the health care services marketplace. To the extent climate-related risks were determined to be a current or emerging material risk, UHG's Enterprise Risk Management team would actively engage in the risk identification, assessment, communication, and monitoring. Beyond certain operational impacts experienced due to weather-related events, to date climate change has not created significant enterprise costs and has not been identified to be a material risk; and therefore, is not identified as a key enterprise risk. Consistent with all enterprise risks, we will continue to assess the quantitative and qualitative risk considerations and will evolve our risk rating to the extent current or expected risks are determined to be material. 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 this risk.*

[Add row]

### (2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

#### Banking (Bank)

### (2.2.4.1) Process in place covering this portfolio

Select from:

- No, and we do not plan to within the next two years

### **(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio**

Select from:

- Judged to be unimportant or not relevant

### **(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future**

*The portfolio consists of consumer loans and real estate loans.*

## **Investing (Asset owner)**

### **(2.2.4.1) Process in place covering this portfolio**

Select from:

- Yes

### **(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process**

Select from:

- Impacts only

### **(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio**

Select from:

- No standardized procedure

### **(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future**

*We monitor and assess climate risks using scenario analysis to evaluate the impact of climate risks over the short, medium and long term, including potential physical and transitional impacts. We will continue to monitor and assess climate risks annually.*

## **Insurance underwriting (Insurance company)**

### **(2.2.4.1) Process in place covering this portfolio**

Select from:

- No, and we do not plan to within the next two years

### **(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio**

Select from:

- Judged to be unimportant or not relevant

### **(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future**

*We monitor and assess climate risks using scenario analysis to evaluate the impact of climate risks over the short, medium and long term, including potential physical and transitional impacts. We will continue to monitor and assess climate risks annually.*

*[Fixed row]*

### **(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?**

#### **Banking (Bank)**

### **(2.2.5.1) Process in place covering this portfolio**

Select from:

- No, and we do not plan to within the next two years

### **(2.2.5.4) Primary reason for not evaluating risks and/or opportunities related to this portfolio**

Select from:

- Judged to be unimportant or not relevant

### **(2.2.5.5) Explain why you do not evaluate risks and/or opportunities related to this portfolio and describe any plans to do so in the future**

*The portfolio consists of consumer loans and real estate loans.*

#### **Investing (Asset owner)**

### **(2.2.5.1) Process in place covering this portfolio**

Select from:

Yes

### **(2.2.5.2) Risks and/or opportunities related to this portfolio are evaluated in this process**

Select from:

Both risks and opportunities

### **(2.2.5.3) Is this process informed by the dependencies and/or impacts process?**

Select from:

No

### **(2.2.5.6) Explain why you do not have a process for evaluating both risks and opportunities related to this portfolio that is informed by a dependencies and/or impacts process**

*UnitedHealth Group is primarily involved in the underwriting of Health Insurance. At this time, climate-related risks are not seen as a significant factor in underwriting health insurance risks.*

#### **Insurance underwriting (Insurance company)**

### **(2.2.5.1) Process in place covering this portfolio**

Select from:

No, and we do not plan to within the next two years

#### (2.2.5.4) Primary reason for not evaluating risks and/or opportunities related to this portfolio

Select from:

- Judged to be unimportant or not relevant

#### (2.2.5.5) Explain why you do not evaluate risks and/or opportunities related to this portfolio and describe any plans to do so in the future

*UnitedHealth Group is primarily involved in the underwriting of Health Insurance. At this time, climate-related risks are not seen as a significant factor in underwriting health insurance risks.*

*[Fixed row]*

#### (2.2.6) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

##### Investing (Asset owner)

#### (2.2.6.1) Environmental issue

Select all that apply

- Climate change

#### (2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

- Risks
- Opportunities

#### (2.2.6.3) % of portfolio covered by the assessment process in relation to total portfolio value

47

#### (2.2.6.4) Type of assessment

Select from:

- Qualitative and quantitative

### (2.2.6.5) Industry sectors covered by the assessment

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

### (2.2.6.6) Frequency of assessment

Select from:

- More than once a year

### (2.2.6.7) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

### (2.2.6.8) Integration of risk management process

Select from:

- Integrated into multi-disciplinary organization-wide risk assessment process

### (2.2.6.9) Location-specificity used

*Select all that apply*

- Not location specific

#### **(2.2.6.10) Tools and methods used**

*Select all that apply*

- External consultants
- Internal tools/methods
- Portfolio temperature alignment
- Risk models
- Scenario analysis

#### **(2.2.6.11) Risk type and criteria considered**

Liability

- Other liability, please specify :N.A

#### **(2.2.6.12) Partners and stakeholders considered**

*Select all that apply*

- Customers
- Employees
- Investors
- Regulators
- Suppliers

#### **(2.2.6.13) Further details of process**

*No further details of the process.*

*[Add row]*

**(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?**

### (2.2.7.1) Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed

Select from:

No

### (2.2.7.3) Primary reason for not assessing interconnections between environmental dependencies, impacts, risks and/or opportunities

Select from:

Not an immediate strategic priority

### (2.2.7.4) Explain why you do not assess the interconnections between environmental dependencies, impacts, risks and/or opportunities

*Our assessment of environmental risks, which contemplate varying timeframes, holistically would factor dependencies and the ability to influence related matters, but is not an immediate strategic priority.*

*[Fixed row]*

### (2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

	We consider environmental information	Explain why you do not consider environmental information
Banking (Bank)	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	<i>The portfolio consists of consumer loans and real estate loans.</i>
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> Yes	<i>Rich text input [must be under 2500 characters]</i>

[Fixed row]

**(2.2.9) Indicate the environmental information your organization considers about clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process, and how this influences decision-making.**

### **Investing (Asset owner)**

#### **(2.2.9.1) Environmental issues covered**

Select all that apply

- Climate change

#### **(2.2.9.2) Type of environmental information considered**

Select all that apply

- CDP scores
- Emissions data
- Energy usage data
- Climate transition plans
- Emissions reduction targets
- Other, please specify :**Science-Based Targets**

#### **(2.2.9.3) Process through which information is obtained**

Select all that apply

- Directly from the client/investee
- From an intermediary or business partner
- Data provider
- Public data sources

#### **(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process**

Select all that apply

- Retail
- Apparel
- Services
- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

- Fossil Fuels
- Manufacturing
- Infrastructure
- Power generation
- International bodies

#### (2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

47

#### (2.2.9.6) Total portfolio value covered by the process

0

[Add row]

### (2.4) How does your organization define substantive effects on your organization?

#### Risks

##### (2.4.1) Type of definition

Select all that apply

- Qualitative

##### (2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring
- Time horizon over which the effect occurs
- Likelihood of effect occurring

## (2.4.7) Application of definition

*We monitor and assess climate risks using scenario analysis to evaluate the impact of climate risks over the short, medium and long term, including potential physical and transitional impacts. We will continue to monitor and assess climate risks annually.*

### Opportunities

## (2.4.1) Type of definition

*Select all that apply*

Qualitative

## (2.4.6) Metrics considered in definition

*Select all that apply*

Frequency of effect occurring

Time horizon over which the effect occurs

Likelihood of effect occurring

## (2.4.7) Application of definition

*We monitor and assess climate risks using scenario analysis to evaluate the impact of climate risks over the short, medium and long term, including potential physical and transitional impacts. We will continue to monitor and assess climate risks annually.*

*[Add row]*

### C3. Disclosure of risks and opportunities

**(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?**

**Climate change**

#### **(3.1.1) Environmental risks identified**

Select from:

No

#### **(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain**

Select from:

Environmental risks exist, but none with the potential to have a substantive effect on our organization

#### **(3.1.3) Please explain**

*While environmental risks exist, none have been noted to have had a substantive effect on the organization in the prior year or in the future at the time of the assessment.*

*[Fixed row]*

**(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?**

**Climate change**

#### **(3.6.1) Environmental opportunities identified**

Select from:

No

### (3.6.2) Primary reason why your organization does not consider itself to have environmental opportunities

Select from:

Opportunities exist, but none anticipated to have a substantive effect on organization

### (3.6.3) Please explain

*Environmental opportunities exist and the organization is pursuing various avenues, including increasing efficiency and switching to lower-emission alternatives like renewable energy.*

*[Fixed row]*

## C4. Governance

**(4.1) Does your organization have a board of directors or an equivalent governing body?**

### **(4.1.1) Board of directors or equivalent governing body**

Select from:

Yes

### **(4.1.2) Frequency with which the board or equivalent meets**

Select from:

Quarterly

### **(4.1.3) Types of directors your board or equivalent is comprised of**

Select all that apply

Independent non-executive directors or equivalent

### **(4.1.4) Board diversity and inclusion policy**

Select from:

No

[Fixed row]

**(4.1.1) Is there board-level oversight of environmental issues within your organization?**

## **Climate change**

### **(4.1.1.1) Board-level oversight of this environmental issue**

Select from:

Yes

## Forests

### (4.1.1.1) Board-level oversight of this environmental issue

Select from:

No, and we do not plan to within the next two years

### (4.1.1.2) Primary reason for no board-level oversight of this environmental issue

Select from:

Judged to be unimportant or not relevant

### (4.1.1.3) Explain why your organization does not have board-level oversight of this environmental issue

*Our four sustainability priorities are informed by our stakeholders and reflect contemporary challenges, including access to affordable, high-quality medical care. These priorities align with our five growth pillars, representing the ways we seek to help every person who interacts with the health care system every day.*

## Water

### (4.1.1.1) Board-level oversight of this environmental issue

Select from:

No, and we do not plan to within the next two years

### (4.1.1.2) Primary reason for no board-level oversight of this environmental issue

Select from:

Not an immediate strategic priority

### (4.1.1.3) Explain why your organization does not have board-level oversight of this environmental issue

*Our four sustainability priorities are informed by our stakeholders and reflect contemporary challenges, including access to affordable, high-quality medical care. These priorities align with our five growth pillars, representing the ways we seek to help every person who interacts with the health care system every day.*

## Biodiversity

### (4.1.1.1) Board-level oversight of this environmental issue

Select from:

- No, and we do not plan to within the next two years

### (4.1.1.2) Primary reason for no board-level oversight of this environmental issue

Select from:

- Not an immediate strategic priority

### (4.1.1.3) Explain why your organization does not have board-level oversight of this environmental issue

*Our four sustainability priorities are informed by our stakeholders and reflect contemporary challenges, including access to affordable, high-quality medical care. These priorities align with our five growth pillars, representing the ways we seek to help every person who interacts with the health care system every day.*

*[Fixed row]*

**(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board's oversight of environmental issues.**

## Climate change

### (4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- Board-level committee

### (4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

### **(4.1.2.3) Policies which outline the positions' accountability for this environmental issue**

*Select all that apply*

- Other policy applicable to the board, please specify :Governance Committee Charter

### **(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item**

*Select from:*

- Scheduled agenda item in some board meetings – at least annually

### **(4.1.2.5) Governance mechanisms into which this environmental issue is integrated**

*Select all that apply*

- Overseeing the setting of corporate targets
- Approving corporate policies and/or commitments
- Overseeing and guiding public policy engagement
- Overseeing and guiding major capital expenditures
- Monitoring the implementation of the business strategy
- Overseeing reporting, audit, and verification processes
- Monitoring the implementation of a climate transition plan
- Overseeing and guiding the development of a business strategy
- Monitoring compliance with corporate policies and/or commitments
- Reviewing and guiding the assessment process for dependencies, impacts, risks, and opportunities

### **(4.1.2.6) Scope of board-level oversight**

*Select all that apply*

- Risks and opportunities to our own operations
- Risks and opportunities to our banking activities
- Risks and opportunities to our investment activities
- The impact of our own operations on the environment
- The impact of our investing activities on the environment

#### (4.1.2.7) Please explain

Our Board of Directors provides formal oversight and strategic direction for the company's sustainability agenda, including climate-related issues. This oversight is embedded across two of UHG's key board committees. The Governance Committee oversees the overall strategy of the Company's sustainability policies and practices, including identifying key sustainability topics and how the Board and its committees provide oversight of sustainability areas—like climate change. Climate-related issues are a scheduled agenda item at least annually and are integrated into governance mechanisms such as:

- Setting corporate climate targets
- Monitoring implementation of business strategy related to climate dependencies
- Overseeing major capital expenditures related to sustainability
- Reviewing climate-related risks and opportunities across operations and investments

The Audit and Finance Committee oversees the Company's financial statements and processes for identifying, managing, and reporting significant risks, management's investing and financing policies and practices, sustainability investment criteria, and assurance of sustainability disclosures. The committee has oversight of enterprise risks, including climate-related risks, and reviews UHG's enterprise risk management framework and governance structure, setting the guidelines and policies for assessing, managing, monitoring, and reporting of such significant risks. The Audit and Finance Committee meets annually with management to review the Company's significant risks and the steps management has taken to monitor, control or mitigate such risks. While board-level competency on environmental issues, including climate risks is not formally assessed, the board's structured engagement with climate-related topics and its integration into multiple committees reflect a high level of awareness and involvement.

[Fixed row]

#### (4.2) Does your organization's board have competency on environmental issues?

	Board-level competency on this environmental issue
Climate change	Select from: <input checked="" type="checkbox"/> Not assessed
Forests	Select from: <input checked="" type="checkbox"/> Not assessed
Water	Select from: <input checked="" type="checkbox"/> Not assessed

[Fixed row]

#### (4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue	Primary reason for no management-level responsibility for environmental issues	Explain why your organization does not have management-level responsibility for environmental issues
Climate change	Select from: <input checked="" type="checkbox"/> Yes	Select from:	Rich text input [must be under 2500 characters]
Forests	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	Forests hasn't been deemed substantive/significant/relevant/material to UHG
Water	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	Water hasn't been deemed substantive/significant/relevant/material to UHG
Biodiversity	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	Biodiversity hasn't been deemed substantive/significant/relevant/material to UHG

[Fixed row]

### (4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

#### Climate change

##### (4.3.1.1) Position of individual or committee with responsibility

Other

Other, please specify :The Executive Vice President (EVP)

##### (4.3.1.2) Environmental responsibilities of this position

#### Dependencies, impacts, risks and opportunities

- Assessing environmental dependencies, impacts, risks, and opportunities
- Assessing future trends in environmental dependencies, impacts, risks, and opportunities
- Managing environmental dependencies, impacts, risks, and opportunities

#### Engagement

- Managing public policy engagement related to environmental issues

#### Policies, commitments, and targets

- Monitoring compliance with corporate environmental policies and/or commitments
- Measuring progress towards environmental corporate targets
- Measuring progress towards environmental science-based targets
- Setting corporate environmental policies and/or commitments
- Setting corporate environmental targets

#### Strategy and financial planning

- Developing a business strategy which considers environmental issues
- Managing annual budgets related to environmental issues
- Managing environmental reporting, audit, and verification processes

### **(4.3.1.3) Coverage of responsibilities**

*Select all that apply*

- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

### **(4.3.1.4) Reporting line**

*Select from:*

- Reports to the Chief Executive Officer (CEO)

### **(4.3.1.5) Frequency of reporting to the board on environmental issues**

*Select from:*

Annually

#### (4.3.1.6) Please explain

UHG has established a robust management structure to assess and manage climate-related risks and opportunities, integrating climate considerations into enterprise-wide strategy, operations, and risk management. At the executive level, the Executive Team serves as the decision-making body for sustainability priorities, policies, and practices and monitor performance against climate-related goals. The Executive Vice President (EVP) of Corporate & External Affairs is the highest senior management-level position responsible for overseeing sustainability initiatives and performance across the enterprise, including assessing and managing environmental dependencies, impacts, risks, and opportunities. The EVP of Corporate & External Affairs leads UHG's Sustainability Strategy & Operations team, which has strategic responsibility for UnitedHealth Group's environmental sustainability activities, and reports to the Board on a annual basis.

[Add row]

#### (4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

	Provision of monetary incentives related to this environmental issue	Please explain
Climate change	Select from: <input checked="" type="checkbox"/> No, and we do not plan to introduce them in the next two years	Hasn't been deemed substantive/significant/relevant/material to UHG.
Forests	Select from: <input checked="" type="checkbox"/> No, and we do not plan to introduce them in the next two years	Hasn't been deemed substantive/significant/relevant/material to UHG.
Water	Select from: <input checked="" type="checkbox"/> No, and we do not plan to introduce them in the next two years	Hasn't been deemed substantive/significant/relevant/material to UHG.

[Fixed row]

#### (4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have any environmental policies?
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

*[Fixed row]*

#### **(4.6.1) Provide details of your environmental policies.**

##### **Row 1**

##### **(4.6.1.1) Environmental issues covered**

*Select all that apply*

Climate change

##### **(4.6.1.2) Level of coverage**

*Select from:*

Organization-wide

##### **(4.6.1.3) Value chain stages covered**

*Select all that apply*

Direct operations

Upstream value chain

Portfolio

##### **(4.6.1.4) Explain the coverage**

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, Inclusion and Performance. For more information, please see our Corporate Environmental Policy: <https://sustainability.uhg.com/content/dam/UHG/PDF/About/UNH-environmental-policy.pdf>.

#### (4.6.1.5) Environmental policy content

Environmental commitments

- Commitment to comply with regulations and mandatory standards
- Commitment to stakeholder engagement and capacity building on environmental issues

Climate-specific commitments

- Other climate-related commitment, please specify :Developed and released science-based targets to meet the Science Based Targets initiative (SBTi) Net-Zero Standard.

#### (4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

- Yes, in line with the Paris Agreement

#### (4.6.1.7) Public availability

Select from:

- Publicly available

#### (4.6.1.8) Attach the policy

*UNH-environmental-policy.pdf*

[Add row]

**(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?**

## Banking (Bank)

### (4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

No, and we do not plan to include environmental requirements and/or exclusion policies in our policy framework in the next two years

### (4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

*The portfolio consists of consumer loans and real estate loans.*

## Investing (Asset owner)

### (4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

Yes, our policies include environmental requirements that clients/investees need to meet

### (4.7.2) Primary reason for not including both policies with environmental client/investee requirements and environmental exclusion policies in your policy framework for portfolio activities

Select from:

Judged to be unimportant or not relevant

### (4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

*While our investment policy does include requirements on temperature score targets for our portfolios, we do not currently have any environmental exclusions.  
[Fixed row]*

## **(4.7.1) Provide details of the policies which include environmental requirements that clients/investees need to meet.**

### **Investing (Asset owner)**

#### **(4.7.1.1) Environmental issues covered**

*Select all that apply*

- Climate change

#### **(4.7.1.2) Type of policy**

*Select all that apply*

- Investment policy/strategy

#### **(4.7.1.3) Public availability**

*Select from:*

- Not publicly available

#### **(4.7.1.5) Value chain stages of client/investee covered by policy**

*Select from:*

- Direct operations

#### **(4.7.1.6) Industry sectors covered by the policy**

*Select all that apply*

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> Retail                  | <input checked="" type="checkbox"/> Fossil Fuels         |
| <input checked="" type="checkbox"/> Apparel                 | <input checked="" type="checkbox"/> Manufacturing        |
| <input checked="" type="checkbox"/> Services                | <input checked="" type="checkbox"/> Infrastructure       |
| <input checked="" type="checkbox"/> Materials               | <input checked="" type="checkbox"/> Power generation     |
| <input checked="" type="checkbox"/> Hospitality             | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services |  |

- Food, beverage & agriculture
- Biotech, health care & pharma

#### **(4.7.1.11) Explain how criteria coverage and/or exceptions have been determined**

*Investment policy guidelines with our external asset managers are consistent with Partnership for Carbon Accounting Financials (PCAF) and SBTi.*

#### **(4.7.1.12) Requirements for clients/investees**

Additional references/Descriptions

- Other additional reference/description, please specify :UHG updated its investment policy to include its commitment to setting target to reduce financed emissions within its investment portfolios.

#### **(4.7.1.13) Measurement of proportion of clients/investees compliant with the policy**

Select from:

- No, and we do not plan to measure this in the next two years

#### **(4.7.1.17) Explain why your organization does not measure the % of clients/investees compliant with the policy**

*Hasn't been deemed substantive/significant/relevant/material to UHG.*

*[Add row]*

**(4.8) Does your organization include covenants in financing agreements to reflect and enforce your environmental policies?**

	Covenants included in financing agreements to reflect and enforce policies	Primary reason for not including covenants in financing agreements	Explain why your organization does not include covenants in financing agreements
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to in the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	<i>Hasn't been deemed substantive/significant/relevant/material to UHG.</i>

[Fixed row]

**(4.9) Does your organization offer its employees a pension scheme that incorporates environmental criteria in its holdings?**

	Pension scheme incorporates environmental criteria in its holdings	Explain why your organization does not incorporate criteria for this environmental issue into the pension scheme holdings
Climate change	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to incorporate in the next two years	<i>Currently a pensions scheme is not offered.</i>
Forests	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to incorporate in the next two years	<i>Currently a pensions scheme is not offered.</i>
Water	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to incorporate in the next two years	<i>Currently a pensions scheme is not offered.</i>

[Fixed row]

**(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?**

#### **(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?**

Select from:

Yes

#### **(4.10.2) Collaborative framework or initiative**

Select all that apply

Science-Based Targets Initiative (SBTi)

#### **(4.10.3) Describe your organization's role within each framework or initiative**

*We have been working closely with the SBTi to align our Scope 1, 2 and 3 emission targets. Recently, two of our near-term climate targets were validated by the SBTi as part of our broader portfolio of science-aligned commitments.*

*[Fixed row]*

#### **(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?**

##### **(4.11.1) External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment**

Select all that apply

No, we have assessed our activities, and none could directly or indirectly influence policy, law, or regulation that may impact the environment

##### **(4.11.2) Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals**

Select from:

Yes, we have a public commitment or position statement in line with global environmental treaties or policy goals

##### **(4.11.3) Global environmental treaties or policy goals in line with public commitment or position statement**

Select all that apply

Paris Agreement

#### **(4.11.4) Attach commitment or position statement**

*Pg 33 of the Sustainability Report.pdf*

#### **(4.11.5) Indicate whether your organization is registered on a transparency register**

Select from:

No

#### **(4.11.8) Describe the process your organization has in place to ensure that your external engagement activities are consistent with your environmental commitments and/or transition plan**

*We have been working closely with the SBTi to align our Scope 1, 2 and 3 emission targets. Recently, two of our near-term climate targets were validated by the SBTi as part of our broader portfolio of science-aligned commitments.*

#### **(4.11.9) Primary reason for not engaging in activities that could directly or indirectly influence policy, law, or regulation that may impact the environment**

Select from:

Not an immediate strategic priority

#### **(4.11.10) Explain why your organization does not engage in activities that could directly or indirectly influence policy, law, or regulation that may impact the environment**

*Hasn't been deemed substantive/significant/relevant/material to UHG.*

*[Fixed row]*

#### **(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?**

Select from:

Yes

**(4.12.1) Provide details on the information published about your organization's response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.**

## Row 1

### (4.12.1.1) Publication

*Select from:*

In mainstream reports

### (4.12.1.3) Environmental issues covered in publication

*Select all that apply*

Climate change

### (4.12.1.4) Status of the publication

*Select from:*

Complete

### (4.12.1.5) Content elements

*Select all that apply*

Strategy

Governance

Emission targets

Emissions figures

Risks & Opportunities

Value chain engagement

Dependencies & Impacts

Content of environmental policies

### (4.12.1.6) Page/section reference

*Environmental Section, Governance Section, and the Appendix.*

#### **(4.12.1.7) Attach the relevant publication**

*2024-sustainability-report.pdf*

#### **(4.12.1.8) Comment**

*UHG reports our organization's response to environmental issues in our Corporate Sustainability Report.  
[Add row]*

## C5. Business strategy

(5.1) Does your organization use scenario analysis to identify environmental outcomes?

### Climate change

#### (5.1.1) Use of scenario analysis

Select from:

Yes

#### (5.1.2) Frequency of analysis

Select from:

Not defined

### Forests

#### (5.1.1) Use of scenario analysis

Select from:

No, and we do not plan to within the next two years

#### (5.1.3) Primary reason why your organization has not used scenario analysis

Select from:

Not an immediate strategic priority

#### (5.1.4) Explain why your organization has not used scenario analysis

*Forests hasn't been deemed substantive/significant/relevant/material to UHG.*

### Water

### (5.1.1) Use of scenario analysis

Select from:

- No, and we do not plan to within the next two years

### (5.1.3) Primary reason why your organization has not used scenario analysis

Select from:

- Not an immediate strategic priority

### (5.1.4) Explain why your organization has not used scenario analysis

*Water hasn't been deemed substantive/significant/relevant/material to UHG.*

*[Fixed row]*

## (5.1.1) Provide details of the scenarios used in your organization's scenario analysis.

### Climate change

#### (5.1.1.1) Scenario used

Physical climate scenarios

- Bespoke physical climate scenario

#### (5.1.1.3) Approach to scenario

Select from:

- Qualitative

#### (5.1.1.4) Scenario coverage

Select from:

- Organization-wide

### (5.1.1.5) Risk types considered in scenario

*Select all that apply*

- Acute physical
- Chronic physical

### (5.1.1.6) Temperature alignment of scenario

*Select from:*

- 3.0°C - 3.4°C

### (5.1.1.7) Reference year

2024

### (5.1.1.8) Timeframes covered

*Select all that apply*

- 2025
- 2030
- 2040
- 2050

### (5.1.1.9) Driving forces in scenario

Local ecosystem asset interactions, dependencies and impacts

- Other local ecosystem asset interactions, dependencies and impacts driving forces, please specify :Types of Risks considered.Physical: Acute and Chronic; Transitional: Policy and Legal, Market, Reputational, and Technology.

### (5.1.1.10) Assumptions, uncertainties and constraints in scenario

*No information at this time.*

### (5.1.1.11) Rationale for choice of scenario

*No Information at this time*

## Climate change

### (5.1.1.1) Scenario used

Climate transition scenarios

- Bespoke climate transition scenario

### (5.1.1.3) Approach to scenario

*Select from:*

- Qualitative

### (5.1.1.4) Scenario coverage

*Select from:*

- Organization-wide

### (5.1.1.5) Risk types considered in scenario

*Select all that apply*

- Policy
- Market
- Reputation
- Technology
- Liability

### (5.1.1.6) Temperature alignment of scenario

*Select from:*

1.6°C - 1.9°C

#### (5.1.1.7) Reference year

2024

#### (5.1.1.8) Timeframes covered

*Select all that apply*

2025

2030

2040

2050

#### (5.1.1.9) Driving forces in scenario

Macro and microeconomy

Other macro and microeconomy driving forces, please specify :Types of Risks considered.Physical: Acute and Chronic; Transitional: Policy and Legal, Market, Reputational, and Technology.

#### (5.1.1.10) Assumptions, uncertainties and constraints in scenario

*No information at this time.*

#### (5.1.1.11) Rationale for choice of scenario

*No information at this time*

*[Add row]*

### (5.1.2) Provide details of the outcomes of your organization's scenario analysis.

#### Climate change

### (5.1.2.1) Business processes influenced by your analysis of the reported scenarios

Select all that apply

Scenario analysis has not influenced our business processes

[Fixed row]

## (5.2) Does your organization's strategy include a climate transition plan?

### (5.2.1) Transition plan

Select from:

Yes, we have a climate transition plan which aligns with a 1.5°C world

### (5.2.3) Publicly available climate transition plan

Select from:

Yes

### (5.2.7) Mechanism by which feedback is collected from shareholders on your climate transition plan

Select from:

We have a different feedback mechanism in place

### (5.2.8) Description of feedback mechanism

UHG's Investor Relations team and Sustainability Strategy & Operations team field inquiries from shareholders regarding environmental sustainability on an ongoing basis. UHG also holds an annual Sustainability Investor Reception to engage our top investors and share information related to our sustainability efforts.

### (5.2.9) Frequency of feedback collection

Select from:

More frequently than annually

## (5.2.10) Description of key assumptions and dependencies on which the transition plan relies

*UHG's transition plan is dependent on achieving 100% renewable electricity by 2030, investing in current and additional emissions reduction projects to achieve operational net zero by 2035, and decarbonizing our supply chain and investments to reach net zero by 2050.*

## (5.2.11) Description of progress against transition plan disclosed in current or previous reporting period

*UHG has introduced new science-aligned targets across our full carbon footprint. This includes two targets validated by the Science Based Targets initiative (SBTi), and several new targets addressing our largest source of emissions, which is our investment portfolio. Most notably, UHG is committing to achieve net zero across our value chain by 2050. In 2024, we reduced total Scope 1, 2, and 3 emissions by 3% compared to our 2023 base year.*

## (5.2.12) Attach any relevant documents which detail your climate transition plan (optional)

*5.2.12.pdf*

## (5.2.13) Other environmental issues that your climate transition plan considers

*Select all that apply*

No other environmental issue considered

*[Fixed row]*

## (5.10) Does your organization use an internal price on environmental externalities?

### (5.10.1) Use of internal pricing of environmental externalities

*Select from:*

No, and we do not plan to in the next two years

### (5.10.3) Primary reason for not pricing environmental externalities

*Select from:*

Not an immediate strategic priority

### (5.10.4) Explain why your organization does not price environmental externalities

*We monitor and assess climate risks using scenario analysis to evaluate the impact of climate risks over the short, medium and long term, including potential physical and transitional impacts. We will continue to monitor and assess climate risks.*

*[Fixed row]*

## **(5.11) Do you engage with your value chain on environmental issues?**

### **Clients**

#### **(5.11.1) Engaging with this stakeholder on environmental issues**

*Select from:*

No, and we do not plan to within the next two years

#### **(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues**

*Select from:*

Not an immediate strategic priority

#### **(5.11.4) Explain why you do not engage with this stakeholder on environmental issues**

*Not an immediate strategy to engage with clients on environmental issues.*

### **Investees**

#### **(5.11.1) Engaging with this stakeholder on environmental issues**

*Select from:*

Yes

### **Suppliers**

#### **(5.11.1) Engaging with this stakeholder on environmental issues**

*Select from:*

Yes

### (5.11.2) Environmental issues covered

Select all that apply

Climate change

## Smallholders

### (5.11.1) Engaging with this stakeholder on environmental issues

Select from:

No, and we do not plan to within the next two years

### (5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

Select from:

Judged to be unimportant or not relevant

### (5.11.4) Explain why you do not engage with this stakeholder on environmental issues

*Smallholders aren't applicable/relevant to UHG's business and operations.*

## Investors and shareholders

### (5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

### (5.11.2) Environmental issues covered

Select all that apply

Climate change

## Other value chain stakeholders

### (5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

### (5.11.2) Environmental issues covered

Select all that apply

Climate change

[Fixed row]

### (5.11.4) Provide details of your environmental engagement strategy with your investees.

#### Row 1

#### (5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

Climate change

#### (5.11.4.2) Type and details of engagement

Information collection

Other information collection activity, please specify :Understanding investee behavior

Other, please specify

Other, please specify :Include climate-related criteria in investee selection / management mechanism. Climate-related criteria is integrated into investee evaluation processes. Collect climate-related and carbon emissions information

#### (5.11.4.6) Explain the rationale for the coverage of your engagement

Information not available.

#### (5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

N.A

#### (5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.11) Effect of engagement, including measures of success

N.A

### Row 2

#### (5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

Climate change

#### (5.11.4.2) Type and details of engagement

Other, please specify

Other, please specify :Engagement & incentivization (through investor inquiries and RFPs). Encourage better climate-related disclosure practices among investees.

#### (5.11.4.6) Explain the rationale for the coverage of your engagement

Information not available.

#### (5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

N.A

#### (5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.11) Effect of engagement, including measures of success

N.A

### Row 3

#### (5.11.4.1) Environmental issues covered by the engagement strategy

Select all that apply

Climate change

#### (5.11.4.2) Type and details of engagement

Capacity building

Other capacity building activity, please specify :changing markets. (Look for unique investments that provide capital to environmental investments including renewable energy, such as tax equity

#### (5.11.4.6) Explain the rationale for the coverage of your engagement

Information not available.

#### (5.11.4.7) Describe how you communicate your engagement strategy to your investees and/or to the public

N.A

#### (5.11.4.9) Staff in your organization carrying out the engagement

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.10) Roles of individuals at the portfolio organizations you seek to engage with

Select all that apply

Other, please specify :Information not available at this time.

#### (5.11.4.11) Effect of engagement, including measures of success

N.A

[Add row]

### (5.11.7) Provide further details of your organization's supplier engagement on environmental issues.

#### Climate change

#### (5.11.7.2) Action driven by supplier engagement

Select from:

Emissions reduction

#### (5.11.7.3) Type and details of engagement

Capacity building

Provide training, support and best practices on how to measure GHG emissions

- Provide training, support and best practices on how to set science-based targets
- Support suppliers to set their own environmental commitments across their operations
- Other capacity building activity, please specify :Virtual supplier summits and supplier webinars

#### Financial incentives

- Include long-term contracts linked to environmental commitments

#### Information collection

- Collect climate transition plan information at least annually from suppliers
- Collect environmental risk and opportunity information at least annually from suppliers
- Collect GHG emissions data at least annually from suppliers
- Collect targets information at least annually from suppliers

#### Innovation and collaboration

- Collaborate with suppliers on innovations to reduce environmental impacts in products and services

### **(5.11.7.4) Upstream value chain coverage**

*Select all that apply*

- Tier 1 suppliers

### **(5.11.7.5) % of tier 1 suppliers by procurement spend covered by engagement**

*Select from:*

- 51-75%

### **(5.11.7.6) % of tier 1 supplier-related scope 3 emissions covered by engagement**

*Select from:*

- 76-99%

### **(5.11.7.9) Describe the engagement and explain the effect of your engagement on the selected environmental action**

Each year, we assess key suppliers on sustainability criteria, including policies, practices, waste and carbon-reduction goals. In 2024, we reviewed our suppliers' sustainability-performance metrics, which corresponded with approximately 53% of our Enterprise Procurement program spend. These reviews helped us gather primary data to inform potential collaboration opportunities, reduce our environmental impact and monitor our suppliers' commitments to human rights. In addition, to help mitigate our climate impact, one of our top priorities is to engage at least 77% of suppliers covering purchased goods and services and upstream transportation and distribution to set science-based targets. We engage with suppliers in several ways such as CDP Supply Chain Program, supplier feedback and training, and contractual language and RFPs to set such targets.

#### (5.11.7.11) Engagement is helping your tier 1 suppliers engage with their own suppliers on the selected action

Select from:

Yes

[Add row]

#### (5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

##### Climate change

#### (5.11.9.1) Type of stakeholder

Select from:

Investors and shareholders

#### (5.11.9.2) Type and details of engagement

Education/Information sharing

Educate and work with stakeholders on understanding and measuring exposure to environmental risks

Other

Other, please specify :Collect GHG emissions data and targets annually

#### (5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Our formalized processes for supplier sustainability engagement continue to evolve as we enhance our focus in this area. It is notable that the health care industry is not generally seen as a heavy carbon user or producer. This directly impacts the number of available suppliers who have sustainable carbon management programs

*in place. Our current rationale for coverage includes reviewing the sustainability practices of our most critical suppliers based on a variety of criteria, including volume levels, delivery of critical components, and non-substitutable suppliers.*

#### **(5.11.9.6) Effect of engagement and measures of success**

*No information available at this time.*

### **Climate change**

#### **(5.11.9.1) Type of stakeholder**

*Select from:*

Investors and shareholders

#### **(5.11.9.2) Type and details of engagement**

Education/Information sharing

Educate and work with stakeholders on understanding and measuring exposure to environmental risks

#### **(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement**

*No Information not available at this time.*

#### **(5.11.9.6) Effect of engagement and measures of success**

*No Information not available at this time.*

### **Climate change**

#### **(5.11.9.1) Type of stakeholder**

*Select from:*

Investors and shareholders

### (5.11.9.2) Type and details of engagement

Other

Other, please specify :Understanding Investee behavior

### (5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

No Information not available at this time.

### (5.11.9.6) Effect of engagement and measures of success

No Information not available at this time.

[Add row]

### (5.13) Has your organization already implemented any mutually beneficial environmental initiatives due to CDP Supply Chain member engagement?

	Environmental initiatives implemented due to CDP Supply Chain member engagement	Primary reason for not implementing environmental initiatives	Explain why your organization has not implemented any environmental initiatives
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	<i>Not important or relevant to the business.</i>

[Fixed row]

### (5.14) Do your external asset managers have to meet environmental requirements as part of your organization's selection process and engagement?

	External asset managers have to meet specific environmental requirements as part of the selection process and engagement	Primary reason for not including environmental requirements in selection process and engagement with external asset managers	Explain why environmental requirements are not included in selection process and engagement with external asset managers
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to include environmental requirements in the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	<i>Has not been deemed substantive/significant/relevant/material to UHG.</i>

[Fixed row]

**(5.15) Does your organization exercise voting rights as a shareholder on environmental issues?**

	Exercise voting rights as a shareholder on environmental issues	Primary reason for not exercising voting rights as a shareholder on environmental issues	Explain why you do not exercise voting rights on environmental issues
	<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to in the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>UHG's investment portfolio is primarily fixed income in nature and therefore does not provide for shareholder voting rights.</i>

[Fixed row]

## C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

### Climate change

#### (6.1.1) Consolidation approach used

Select from:

Operational control

#### (6.1.2) Provide the rationale for the choice of consolidation approach

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures.*

*[Fixed row]*

## C7. Environmental performance - Climate Change

### (7.1) Is this your first year of reporting emissions data to CDP?

Select from:

No

#### (7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	<i>Select all that apply</i> <input checked="" type="checkbox"/> Yes, an acquisition <input checked="" type="checkbox"/> Yes, a divestment

[Fixed row]

#### (7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?
	<i>Select all that apply</i>

	Change(s) in methodology, boundary, and/or reporting year definition?
	<input checked="" type="checkbox"/> No

[Fixed row]

**(7.1.3) Have your organization’s base year emissions and past years’ emissions been recalculated as a result of any changes or errors reported in 7.1.1 and/or 7.1.2?**

**(7.1.3.1) Base year recalculation**

Select from:

Yes

**(7.1.3.2) Scope(s) recalculated**

Select all that apply

Scope 1

Scope 2, location-based

Scope 2, market-based

**(7.1.3.3) Base year emissions recalculation policy, including significance threshold**

*Base year information for 2023 was recalculated based on guidance in the Greenhouse Gas Protocol and guidance from the Science Based Targets initiative.*

**(7.1.3.4) Past years’ recalculation**

Select from:

Yes

[Fixed row]

**(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.**

Select all that apply

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

**(7.3) Describe your organization's approach to reporting Scope 2 emissions.**

	Scope 2, location-based	Scope 2, market-based	Comment
	Select from: <input checked="" type="checkbox"/> We are reporting a Scope 2, location-based figure	Select from: <input checked="" type="checkbox"/> We are reporting a Scope 2, market-based figure	N.A

[Fixed row]

**(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?**

Select from:

No

**(7.5) Provide your base year and base year emissions.**

**Scope 1**

**(7.5.1) Base year end**

12/31/2023

## **(7.5.2) Base year emissions (metric tons CO2e)**

119163

## **(7.5.3) Methodological details**

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## **Scope 2 (location-based)**

### **(7.5.1) Base year end**

12/31/2023

## **(7.5.2) Base year emissions (metric tons CO2e)**

352198

## **(7.5.3) Methodological details**

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## **Scope 2 (market-based)**

### **(7.5.1) Base year end**

12/31/2023

## (7.5.2) Base year emissions (metric tons CO2e)

389609

## (7.5.3) Methodological details

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO2, N2O, and CH4 gases in addition to HFCs and HCFCs from refrigerants. PFC, NF3, and SF6 gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## Scope 3 category 1: Purchased goods and services

### (7.5.1) Base year end

12/31/2023

## (7.5.2) Base year emissions (metric tons CO2e)

7064475

## (7.5.3) Methodological details

*Includes corporate services integrated and non-integrated businesses. Calculated using a spend-based methodology with application of relevant secondary emissions factors and supplier survey results where available. Expenses related to the provisioning of care through health insurance plans (e.g., claims and reimbursements, including retail pharmaceutical spend) are not included as these are external retailers claim reimbursements and not inventory purchases.*

## Scope 3 category 2: Capital goods

### (7.5.1) Base year end

12/31/2023

## (7.5.2) Base year emissions (metric tons CO2e)

224507

### (7.5.3) Methodological details

*Includes corporate services integrated and non-integrated businesses. Calculated using a spend-based methodology with application of relevant secondary emissions factors and supplier survey results where available. Expenses related to the provisioning of care through health insurance plans (e.g., claims and reimbursements, including retail pharmaceutical spend) are not included as these are external retailers claim reimbursements and not inventory purchases.*

### Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)

#### (7.5.1) Base year end

12/31/2023

#### (7.5.2) Base year emissions (metric tons CO2e)

46557

### (7.5.3) Methodological details

*Represents business travel (commercial air travel, rental cars, and rail travel) for integrated U.S. and integrated non-U.S. employees. Emissions associated with commercial air and rail travel are calculated using the distance-based method and emissions associated with rental car travel are calculated using a hybrid approach that employs both the distance-based and fuelbased methods. As of 2023, all values are updated to include full lifecycle/well-to-wheel emissions.*

### Scope 3 category 4: Upstream transportation and distribution

#### (7.5.1) Base year end

12/31/2023

#### (7.5.2) Base year emissions (metric tons CO2e)

683913

### (7.5.3) Methodological details

*Includes corporate services integrated and non-integrated businesses. Calculated using a spend-based methodology with application of relevant secondary emissions factors and supplier survey results where available. Expenses related to the provisioning of care through health insurance plans (e.g., claims and reimbursements, including retail pharmaceutical spend) are not included as these are external retailers claim reimbursements and not inventory purchases.*

## **Scope 3 category 5: Waste generated in operations**

### **(7.5.1) Base year end**

12/31/2023

### **(7.5.2) Base year emissions (metric tons CO2e)**

41879

### **(7.5.3) Methodological details**

*Includes emissions from global municipal, construction, electronic, hazardous and regulated medical, and pharmaceutical waste. The datasets for municipal and construction waste include estimations where primary data sources are unavailable. Only primary data sources are utilized for electronic, hazardous and regulated medical, and pharmaceutical waste. Calculations use the waste-type-specific method.*

## **Scope 3 category 6: Business travel**

### **(7.5.1) Base year end**

12/31/2023

### **(7.5.2) Base year emissions (metric tons CO2e)**

96207

### **(7.5.3) Methodological details**

*Includes emissions from global municipal, construction, electronic, hazardous and regulated medical, and pharmaceutical waste. The datasets for municipal and construction waste include estimations where primary data sources are unavailable. Only primary data sources are utilized for electronic, hazardous and regulated medical, and pharmaceutical waste. Calculations use the waste-type-specific method.*

## Scope 3 category 7: Employee commuting

### (7.5.1) Base year end

12/31/2023

### (7.5.2) Base year emissions (metric tons CO2e)

174340

### (7.5.3) Methodological details

*Represents employee commuting for integrated U.S. based employees, estimated using an average sedan. As of 2023, all values are updated to include full lifecycle/well-to-wheel emissions.*

## Scope 3 category 11: Use of sold products

### (7.5.1) Base year end

12/31/2023

### (7.5.2) Base year emissions (metric tons CO2e)

55903

### (7.5.3) Methodological details

*Includes direct use-phase emissions primarily from products sold by UHG's retail pharmacy operations.*

## Scope 3: Other (downstream)

### (7.5.1) Base year end

12/31/2023

### (7.5.2) Base year emissions (metric tons CO2e)

### (7.5.3) Methodological details

*Category 15 - Investments In line with the Partnership for Carbon Accounting Financials (PCAF) standard, estimated emissions are composed of asset classes such as corporate bonds, loans, equities, and sovereign debt and asset emission calculations specified in PCAF. Reported asset classes covered 47% in 2024, and 44% 2023.*

*[Fixed row]*

## (7.6) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

### Reporting year

#### (7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

105782

### (7.6.3) Methodological details

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4). As a result of recasting metrics with a 2023 base year, Scope 1, Scope 2 Location-Based and Scope 2 Market-Based emissions for 2023 decreased 20,198 MTCO<sub>2</sub>e, 60,903 MTCO<sub>2</sub>e, and 23,492 MTCO<sub>2</sub>e, respectively, from previously reported amounts primarily due to divestiture activity.*

### Past year 1

#### (7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

119163

#### (7.6.2) End date

12/31/2023

### **(7.6.3) Methodological details**

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4). As a result of recasting metrics with a 2023 base year, Scope 1, Scope 2 Location-Based and Scope 2 Market-Based emissions for 2023 decreased 20,198 MTCO<sub>2</sub>e, 60,903 MTCO<sub>2</sub>e, and 23,492 MTCO<sub>2</sub>e, respectively, from previously reported amounts primarily due to divestiture activity.*

*[Fixed row]*

## **(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO<sub>2</sub>e?**

### **Reporting year**

#### **(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO<sub>2</sub>e)**

352988

#### **(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO<sub>2</sub>e)**

265661

### **(7.7.4) Methodological details**

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4). As a result of recasting metrics with a 2023 base year, Scope 1, Scope 2 Location-Based and Scope 2 Market-Based emissions for 2023 decreased 20,198 MTCO<sub>2</sub>e, 60,903 MTCO<sub>2</sub>e, and 23,492 MTCO<sub>2</sub>e, respectively, from previously reported amounts primarily due to divestiture activity.*

### **Past year 1**

#### **(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO<sub>2</sub>e)**

352198

## (7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e)

389609

## (7.7.3) End date

12/31/2023

## (7.7.4) Methodological details

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4). As a result of recasting metrics with a 2023 base year, Scope 1, Scope 2 Location-Based and Scope 2 Market-Based emissions for 2023 decreased 20,198 MTCO<sub>2</sub>e, 60,903 MTCO<sub>2</sub>e, and 23,492 MTCO<sub>2</sub>e, respectively, from previously reported amounts primarily due to divestiture activity.*

*[Fixed row]*

## (7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

### Purchased goods and services

## (7.8.1) Evaluation status

Select from:

Relevant, calculated

## (7.8.2) Emissions in reporting year (metric tons CO2e)

7778601

## (7.8.3) Emissions calculation methodology

Select all that apply

Supplier-specific method

- Hybrid method
- Spend-based method

### (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## Capital goods

### (7.8.1) Evaluation status

Select from:

- Relevant, calculated

### (7.8.2) Emissions in reporting year (metric tons CO<sub>2</sub>e)

216192

### (7.8.3) Emissions calculation methodology

Select all that apply

- Supplier-specific method
- Hybrid method
- Spend-based method

### (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to*

immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).

## Fuel-and-energy-related activities (not included in Scope 1 or 2)

### (7.8.1) Evaluation status

Select from:

Relevant, calculated

### (7.8.2) Emissions in reporting year (metric tons CO2e)

46315

### (7.8.3) Emissions calculation methodology

Select all that apply

Average data method

Other, please specify :Calculation includes the upstream emissions of all purchased fuels, the upstream emissions of all purchased electricity, and applicable transmission & distribution losses. Emissions are calculated using the average-data method.

### (7.8.5) Please explain

Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).

## Upstream transportation and distribution

### (7.8.1) Evaluation status

Select from:

Relevant, calculated

## (7.8.2) Emissions in reporting year (metric tons CO2e)

521337

## (7.8.3) Emissions calculation methodology

Select all that apply

- Supplier-specific method
- Hybrid method
- Spend-based method

## (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## Waste generated in operations

### (7.8.1) Evaluation status

Select from:

- Relevant, calculated

## (7.8.2) Emissions in reporting year (metric tons CO2e)

34540

## (7.8.3) Emissions calculation methodology

Select all that apply

- Waste-type-specific method

### (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

### Business travel

#### (7.8.1) Evaluation status

Select from:

- Relevant, calculated

#### (7.8.2) Emissions in reporting year (metric tons CO<sub>2</sub>e)

76640

#### (7.8.3) Emissions calculation methodology

Select all that apply

- Hybrid method
- Fuel-based method
- Distance-based method
- Other, please specify :Full lifecycle/well-to-wheel emissions

### (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## Employee commuting

### (7.8.1) Evaluation status

Select from:

- Relevant, calculated

### (7.8.2) Emissions in reporting year (metric tons CO2e)

144949

### (7.8.3) Emissions calculation methodology

Select all that apply

- Hybrid method
- Fuel-based method
- Distance-based method
- Other, please specify :Full lifecycle/well-to-wheel emissions.

### (7.8.5) Please explain

*Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).*

## Upstream leased assets

### (7.8.1) Evaluation status

Select from:

- Not relevant, explanation provided

### (7.8.5) Please explain

*Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.*

## **Downstream transportation and distribution**

### **(7.8.1) Evaluation status**

*Select from:*

Not relevant, explanation provided

### **(7.8.5) Please explain**

*Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.*

## **Processing of sold products**

### **(7.8.1) Evaluation status**

*Select from:*

Not relevant, explanation provided

### **(7.8.5) Please explain**

*Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.*

## **Use of sold products**

### **(7.8.1) Evaluation status**

*Select from:*

Relevant, calculated

### **(7.8.2) Emissions in reporting year (metric tons CO2e)**

57088

### (7.8.3) Emissions calculation methodology

Select all that apply

- Hybrid method
- Average product method

### (7.8.5) Please explain

Energy and emissions data is calculated and reported in accordance with the Greenhouse Gas Protocol using the operational control organizational boundary, which generally excludes joint ventures. UHG's calculations and reporting account for CO<sub>2</sub>, N<sub>2</sub>O, and CH<sub>4</sub> gases in addition to HFCs and HCFCs from refrigerants. PFC, NF<sub>3</sub>, and SF<sub>6</sub> gases are not applicable to UHG's inventory. UHG uses a small amount of Sustainable Aviation Fuel (SAF) that is not disclosed separately due to immateriality in the context of the inventory. Relevant Scope 1, 2, and 3 metrics are calculated utilizing Global Warming Potential (GWP) values from the IPCC's 4th Assessment Report (AR4).

## End of life treatment of sold products

### (7.8.1) Evaluation status

Select from:

- Not relevant, explanation provided

### (7.8.5) Please explain

Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.

## Downstream leased assets

### (7.8.1) Evaluation status

Select from:

- Not relevant, explanation provided

### (7.8.5) Please explain

Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.

## Franchises

### (7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

### (7.8.5) Please explain

*Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.*

## Other (upstream)

### (7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

### (7.8.5) Please explain

*Any excluded GHG Scope 3 categories were found to be insignificant and not applicable to our total emissions analysis and are considered immaterial to report.*

## Other (downstream)

### (7.8.1) Evaluation status

Select from:

Relevant, calculated

### (7.8.2) Emissions in reporting year (metric tons CO2e)

9101939

### (7.8.3) Emissions calculation methodology

Select all that apply

Asset-specific method

Investment-specific method

### **(7.8.5) Please explain**

*Category 15 - Investments In line with the Partnership for Carbon Accounting Financials (PCAF) standard, estimated emissions are composed of asset classes such as corporate bonds, loans, equities, and sovereign debt and asset emission calculations specified in PCAF. Reported asset classes covered 47% in 2024, 44% in 2023, and 39% in 2022 and 2021*

*[Fixed row]*

### **(7.8.1) Disclose or restate your Scope 3 emissions data for previous years.**

#### **Past year 1**

#### **(7.8.1.1) End date**

12/31/2023

#### **(7.8.1.2) Scope 3: Purchased goods and services (metric tons CO2e)**

7064475

#### **(7.8.1.3) Scope 3: Capital goods (metric tons CO2e)**

224507

#### **(7.8.1.4) Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)**

46557

#### **(7.8.1.5) Scope 3: Upstream transportation and distribution (metric tons CO2e)**

683913

**(7.8.1.6) Scope 3: Waste generated in operations (metric tons CO2e)**

41879

**(7.8.1.7) Scope 3: Business travel (metric tons CO2e)**

96207

**(7.8.1.8) Scope 3: Employee commuting (metric tons CO2e)**

174340

**(7.8.1.12) Scope 3: Use of sold products (metric tons CO2e)**

55903

**(7.8.1.18) Scope 3: Other (downstream) (metric tons CO2e)**

10066361

**(7.8.1.19) Comment**

Scope 3, Category 15: Investments  
[Fixed row]

**(7.9) Indicate the verification/assurance status that applies to your reported emissions.**

	Verification/assurance status
Scope 1	Select from:

	Verification/assurance status
	<input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 3	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place

[Fixed row]

**(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.**

## Row 1

### (7.9.1.1) Verification or assurance cycle in place

Select from:

Annual process

### (7.9.1.2) Status in the current reporting year

Select from:

Complete

### (7.9.1.3) Type of verification or assurance

Select from:

Limited assurance

#### (7.9.1.4) Attach the statement

UNH-2024-AA1000-Assurance-Statement-Issued.pdf

#### (7.9.1.5) Page/section reference

1

#### (7.9.1.6) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

#### (7.9.1.7) Proportion of reported emissions verified (%)

100

[Add row]

**(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.**

#### Row 1

#### (7.9.2.1) Scope 2 approach

Select from:

Scope 2 location-based

#### (7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

#### (7.9.2.3) Status in the current reporting year

Select from:

Complete

#### (7.9.2.4) Type of verification or assurance

Select from:

Limited assurance

#### (7.9.2.5) Attach the statement

*UNH-2024-AA1000-Assurance-Statement-Issued.pdf*

#### (7.9.2.6) Page/ section reference

1

#### (7.9.2.7) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

#### (7.9.2.8) Proportion of reported emissions verified (%)

100

### Row 2

#### (7.9.2.1) Scope 2 approach

Select from:

Scope 2 market-based

#### (7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

### (7.9.2.3) Status in the current reporting year

Select from:

Complete

### (7.9.2.4) Type of verification or assurance

Select from:

Limited assurance

### (7.9.2.5) Attach the statement

*UNH-2024-AA1000-Assurance-Statement-Issued.pdf*

### (7.9.2.6) Page/ section reference

1

### (7.9.2.7) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

### (7.9.2.8) Proportion of reported emissions verified (%)

100

[Add row]

**(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.**

**Row 1**

### (7.9.3.1) Scope 3 category

Select all that apply

- Scope 3: Investments
- Scope 3: Capital goods
- Scope 3: Business travel
- Scope 3: Employee commuting
- Scope 3: Use of sold products
- Scope 3: Purchased goods and services
- Scope 3: Waste generated in operations
- Scope 3: Upstream transportation and distribution
- Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2)

### (7.9.3.2) Verification or assurance cycle in place

Select from:

- Annual process

### (7.9.3.3) Status in the current reporting year

Select from:

- Complete

### (7.9.3.4) Type of verification or assurance

Select from:

- Limited assurance

### (7.9.3.5) Attach the statement

*UNH-2024-AA1000-Assurance-Statement-Issued.pdf*

### (7.9.3.6) Page/section reference

1

### (7.9.3.7) Relevant standard

Select from:

Attestation standards established by AICPA (AT105)

### (7.9.3.8) Proportion of reported emissions verified (%)

100

[Add row]

**(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?**

Select from:

Decreased

**(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.**

### Change in renewable energy consumption

#### (7.10.1.1) Change in emissions (metric tons CO<sub>2</sub>e)

137329

#### (7.10.1.2) Direction of change in emissions

Select from:

Decreased

#### (7.10.1.3) Emissions value (percentage)

27

#### (7.10.1.4) Please explain calculation

Scope 1 decreased 11% YoY; scope 2 location remained almost identical. Market-based and gross global emissions saw a large decrease as a result of increased renewable energy use, primarily driven by virtual power purchase agreement and direct investments in renewable energy.  
[Fixed row]

**(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?**

Select from:

Market-based

**(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?**

Select from:

No

**(7.26) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.**

**Row 1**

**(7.26.2) Scope of emissions**

Select from:

Scope 1

**(7.26.4) Allocation level**

Select from:

Company wide

**(7.26.6) Allocation method**

Select from:

Allocation based on the market value of products purchased

### (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

### (7.26.8) Market value or quantity of goods/services supplied to the requesting member

400278000000

### (7.26.9) Emissions in metric tonnes of CO2e

105782

### (7.26.11) Major sources of emissions

ALLOCATION CALCULATION NOT PERFORMED: In 2024

### (7.26.12) Allocation verified by a third party?

Select from:

No

### (7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.

### (7.26.14) Where published information has been used, please provide a reference

Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.

**Row 2**

## (7.26.2) Scope of emissions

Select from:

Scope 2: market-based

## (7.26.4) Allocation level

Select from:

Company wide

## (7.26.6) Allocation method

Select from:

Allocation based on the market value of products purchased

## (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

## (7.26.8) Market value or quantity of goods/services supplied to the requesting member

400278000000

## (7.26.9) Emissions in metric tonnes of CO<sub>2</sub>e

265661

## (7.26.11) Major sources of emissions

ALLOCATION CALCULATION NOT PERFORMED: In 2024.

## (7.26.12) Allocation verified by a third party?

Select from:

No

### (7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

*Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.*

### (7.26.14) Where published information has been used, please provide a reference

*Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.*

## Row 3

### (7.26.2) Scope of emissions

*Select from:*

Scope 3

### (7.26.3) Scope 3 category(ies)

*Select all that apply*

Other (downstream)

Category 2: Capital goods

Category 6: Business travel

Category 7: Employee commuting

Category 11: Use of sold products

Category 1: Purchased goods and services

Category 5: Waste generated in operations

Category 4: Upstream transportation and distribution

Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)

### (7.26.4) Allocation level

*Select from:*

Company wide

### (7.26.6) Allocation method

Select from:

Allocation based on the market value of products purchased

### (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

### (7.26.8) Market value or quantity of goods/services supplied to the requesting member

400278000000

### (7.26.9) Emissions in metric tonnes of CO2e

8818574

### (7.26.11) Major sources of emissions

ALLOCATION CALCULATION NOT PERFORMED: In 2024.

### (7.26.12) Allocation verified by a third party?

Select from:

No

### (7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.

### (7.26.14) Where published information has been used, please provide a reference

Please see UHG's 2024 Sustainability Report and 2024 Assurance Statement for reporting boundaries, limitations, and assumptions.

[Add row]

**(7.27) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?**

**Row 1**

**(7.27.1) Allocation challenges**

Select from:

Customer base is too large and diverse to accurately track emissions to the customer level

**(7.27.2) Please explain what would help you overcome these challenges**

No solutions identified.

[Add row]

**(7.28) Do you plan to develop your capabilities to allocate emissions to your customers in the future?**

**(7.28.1) Do you plan to develop your capabilities to allocate emissions to your customers in the future?**

Select from:

No

**(7.28.3) Primary reason for no plans to develop your capabilities to allocate emissions to your customers**

Select from:

Other, please specify :No solutions identified

**(7.28.4) Explain why you do not plan to develop capabilities to allocate emissions to your customers**

No solutions identified

[Fixed row]

**(7.30) Select which energy-related activities your organization has undertaken.**

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	<i>Select from:</i> <input checked="" type="checkbox"/> No
Consumption of purchased or acquired electricity	<i>Select from:</i> <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired heat	<i>Select from:</i> <input checked="" type="checkbox"/> No
Consumption of purchased or acquired steam	<i>Select from:</i> <input checked="" type="checkbox"/> No
Consumption of purchased or acquired cooling	<i>Select from:</i> <input checked="" type="checkbox"/> No
Generation of electricity, heat, steam, or cooling	<i>Select from:</i> <input checked="" type="checkbox"/> No

[Fixed row]

**(7.30.1) Report your organization's energy consumption totals (excluding feedstocks) in MWh.**

**Consumption of purchased or acquired electricity**

**(7.30.1.1) Heating value**

*Select from:*

Unable to confirm heating value

**(7.30.1.2) MWh from renewable sources**

262161

**(7.30.1.3) MWh from non-renewable sources**

1174930

**(7.30.1.4) Total (renewable + non-renewable) MWh**

1437091.00

**Total energy consumption**

**(7.30.1.1) Heating value**

Select from:

Unable to confirm heating value

**(7.30.1.2) MWh from renewable sources**

262161

**(7.30.1.3) MWh from non-renewable sources**

1174930

**(7.30.1.4) Total (renewable + non-renewable) MWh**

1437091.00

[Fixed row]

**(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.**

## Row 1

### (7.45.1) Intensity figure

927.96

### (7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

371443

### (7.45.3) Metric denominator

Select from:

unit total revenue

### (7.45.4) Metric denominator: Unit total

400278000000

### (7.45.5) Scope 2 figure used

Select from:

Market-based

### (7.45.6) % change from previous year

27

### (7.45.7) Direction of change

Select from:

Decreased

### (7.45.8) Reasons for change

Select all that apply

- Change in renewable energy consumption
- Other emissions reduction activities

### (7.45.9) Please explain

UHG uses renewable electricity from a portfolio of sources, which primarily includes a virtual power purchase agreement (VPPA) and direct investments in renewable energy.

[Add row]

### (7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply

- Absolute target

#### (7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

##### Row 1

#### (7.53.1.1) Target reference number

Select from:

- Abs 1

#### (7.53.1.2) Is this a science-based target?

Select from:

- Yes, and this target has been approved by the Science Based Targets initiative

#### (7.53.1.3) Science Based Targets initiative official validation letter

UnitedHealth Group - Near-Term Approval Letter.pdf

#### (7.53.1.4) Target ambition

Select from:

- 1.5°C aligned

### (7.53.1.5) Date target was set

12/31/2024

### (7.53.1.6) Target coverage

Select from:

- Organization-wide

### (7.53.1.7) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO<sub>2</sub>)
- Methane (CH<sub>4</sub>)
- Nitrous oxide (N<sub>2</sub>O)
- Hydrofluorocarbons (HFCs)

### (7.53.1.8) Scopes

Select all that apply

- Scope 1
- Scope 2

### (7.53.1.9) Scope 2 accounting method

Select from:

- Market-based

### (7.53.1.11) End date of base year

12/31/2023

**(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO2e)**

119163

**(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO2e)**

389609

**(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)**

0.000

**(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)**

508772.000

**(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1**

100

**(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2**

100

**(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes**

100

**(7.53.1.54) End date of target**

12/31/2030

**(7.53.1.55) Targeted reduction from base year (%)**

60

**(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)**

203508.800

**(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)**

105782

**(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)**

265661

**(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)**

371443.000

**(7.53.1.78) Land-related emissions covered by target**

Select from:

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

**(7.53.1.79) % of target achieved relative to base year**

44.99

**(7.53.1.80) Target status in reporting year**

Select from:

New

**(7.53.1.82) Explain target coverage and identify any exclusions**

*UnitedHealth Group commits to reduce absolute Scope 1 and 2 GHG emissions 60% by 2030 from a 2023 base year. Scope 1 emissions include sources of stationary combustion (natural gas, diesel, sulfur free gas oil (SFGO), propane, fuel oil no. 2, liquified petroleum gas (LPG)); mobile emissions (jet fuel, sustainable aviation fuel, gasoline), and fugitive emissions (refrigerant leakage, anesthetic gases, medical gases). There are no known exclusions to identify for this target. Scope 2 (location-based) emissions include grid purchased electricity and Scope 2 (market-based) emissions include Scope 2 (location-based) emissions less purchased or*

self-generated renewable energy. There are no known exclusions to identify for this target. UnitedHealth Group has the presence of CO2, N2O, and CH4 gases in the current inventory in addition to HFC and HCFC emissions used in refrigerants. PFC, NF3, and SF6 gases are confirmed to not exist along UnitedHealth Group's supply chain.

### (7.53.1.83) Target objective

UHG is helping people live healthier lives while minimizing our own climate impact as we work toward a net-zero future.

### (7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year

UHG is pursuing various avenues, including increasing efficiency and switching to lower-emission alternatives like renewable energy.

### (7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:

No

[Add row]

## (7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

Targets to increase or maintain low-carbon energy consumption or production

Net-zero targets

Other climate-related targets

### (7.54.1) Provide details of your targets to increase or maintain low-carbon energy consumption or production.

#### Row 1

### (7.54.1.1) Target reference number

Select from:

Low 1

### (7.54.1.2) Date target was set

12/31/2024

### (7.54.1.3) Target coverage

Select from:

Organization-wide

### (7.54.1.4) Target type: energy carrier

Select from:

Electricity

### (7.54.1.5) Target type: activity

Select from:

Consumption

### (7.54.1.6) Target type: energy source

Select from:

Renewable energy source(s) only

### (7.54.1.7) End date of base year

12/31/2023

### (7.54.1.8) Consumption or production of selected energy carrier in base year (MWh)

4558

### (7.54.1.9) % share of low-carbon or renewable energy in base year

1

#### (7.54.1.10) End date of target

12/31/2030

#### (7.54.1.11) % share of low-carbon or renewable energy at end date of target

100

#### (7.54.1.12) % share of low-carbon or renewable energy in reporting year

27

#### (7.54.1.13) % of target achieved relative to base year

26.26

#### (7.54.1.14) Target status in reporting year

Select from:

New

#### (7.54.1.16) Is this target part of an emissions target?

Yes: Abs 1, NZ1, NZ2

#### (7.54.1.17) Is this target part of an overarching initiative?

Select all that apply

No, it's not part of an overarching initiative

#### (7.54.1.19) Explain target coverage and identify any exclusions

*We are committed to sourcing 100% of our global, company-wide electricity demand from renewable sources by 2030. There are no exclusions to identify for this target. The percent share of low carbon or renewable energy in the base year is <1%.*

#### (7.54.1.20) Target objective

UHG is helping people live healthier lives while minimizing our own climate impact as we work toward a net-zero future.

### (7.54.1.21) Plan for achieving target, and progress made to the end of the reporting year

UHG's investment in the Mockingbird Solar Center came online in Texas in November 2024. We invested in this solar project in 2023 with a virtual power purchase agreement for 250 megawatts (MW) of renewable electricity — more than half of the project's 468 MW available capacity. Tres Bahias, another 2023 investment in renewable solar energy in Texas, also came online in 2024. We completed construction of our own solar project at one of our principal offices, which is expected to generate enough electricity to meet 50% of the site's needs. The system will begin producing power in 2025.

[Add row]

### (7.54.2) Provide details of any other climate-related targets, including methane reduction targets.

#### Row 1

#### (7.54.2.1) Target reference number

Select from:

Oth 1

#### (7.54.2.2) Date target was set

12/31/2024

#### (7.54.2.3) Target coverage

Select from:

Organization-wide

#### (7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

#### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Engagement with suppliers

Percentage of suppliers (by emissions) with a science-based target

**(7.54.2.7) End date of base year**

12/31/2023

**(7.54.2.8) Figure or percentage in base year**

66

**(7.54.2.9) End date of target**

12/31/2030

**(7.54.2.10) Figure or percentage at end of date of target**

77

**(7.54.2.11) Figure or percentage in reporting year**

65

**(7.54.2.12) % of target achieved relative to base year**

-9.0909090909

**(7.54.2.13) Target status in reporting year**

Select from:

New

**(7.54.2.15) Is this target part of an emissions target?**

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

### (7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

- Science Based Targets initiative – approved supplier engagement target

### (7.54.2.17) Science Based Targets initiative official validation letter

*UnitedHealth Group - Near-Term Approval Letter.pdf*

### (7.54.2.18) Please explain target coverage and identify any exclusions

*UnitedHealth Group commits that 77% of its suppliers by emissions covering purchased goods & services and upstream transportation & distribution will have science-based targets by 2030.*

### (7.54.2.19) Target objective

*We have always viewed our suppliers as partners in our journey toward net zero. We now have a validated science-based target in place to hold ourselves accountable and ensure their progress is aligned with climate science. By 2030, we expect 77% of our suppliers by emissions covering purchased goods and services and upstream transportation and distribution will have set their own science-based targets. This is a critical step toward reducing Scope 3 emissions — the largest portion of our carbon footprint — and achieving net zero.*

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

*Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.*

## Row 2

### (7.54.2.1) Target reference number

Select from:

- Oth 2

### (7.54.2.2) Date target was set

12/31/2024

### (7.54.2.3) Target coverage

Select from:

Organization-wide

### (7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Other

Other metric, please specify :Investment portfolio temperature score

### (7.54.2.7) End date of base year

12/31/2023

### (7.54.2.8) Figure or percentage in base year

2.51

### (7.54.2.9) End date of target

12/31/2030

### (7.54.2.10) Figure or percentage at end of date of target

2.05

### (7.54.2.11) Figure or percentage in reporting year

2.43

### (7.54.2.12) % of target achieved relative to base year

17.3913043478

### (7.54.2.13) Target status in reporting year

Select from:

New

### (7.54.2.15) Is this target part of an emissions target?

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

### (7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

No, it's not part of an overarching initiative

### (7.54.2.18) Please explain target coverage and identify any exclusions

We are committed to reducing our investment portfolio's temperature score for Scope 1 and 2 emissions to 2.05°C by 2030 and 1.5°C by 2040 (°C)

### (7.54.2.19) Target objective

We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles

to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.

### Row 3

#### (7.54.2.1) Target reference number

Select from:

Oth 3

#### (7.54.2.2) Date target was set

12/31/2024

#### (7.54.2.3) Target coverage

Select from:

Organization-wide

#### (7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

#### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Other

Other metric, please specify :Investment portfolio temperature score

#### (7.54.2.7) End date of base year

12/31/2023

**(7.54.2.8) Figure or percentage in base year**

2.51

**(7.54.2.9) End date of target**

12/31/2040

**(7.54.2.10) Figure or percentage at end of date of target**

1.5

**(7.54.2.11) Figure or percentage in reporting year**

2.43

**(7.54.2.12) % of target achieved relative to base year**

7.9207920792

**(7.54.2.13) Target status in reporting year**

Select from:

New

**(7.54.2.15) Is this target part of an emissions target?**

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

**(7.54.2.16) Is this target part of an overarching initiative?**

Select all that apply

No, it's not part of an overarching initiative

**(7.54.2.18) Please explain target coverage and identify any exclusions**

We are committed to reducing our investment portfolio's temperature score for Scope 1 and 2 emissions to 2.05°C by 2030 and 1.5°C by 2040 (°C)

### (7.54.2.19) Target objective

We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.

## Row 4

### (7.54.2.1) Target reference number

Select from:

Oth 4

### (7.54.2.2) Date target was set

12/31/2024

### (7.54.2.3) Target coverage

Select from:

Organization-wide

### (7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

#### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Other

Other metric, please specify :Investment portfolio temperature score

#### (7.54.2.7) End date of base year

12/31/2023

#### (7.54.2.8) Figure or percentage in base year

2.78

#### (7.54.2.9) End date of target

12/31/2030

#### (7.54.2.10) Figure or percentage at end of date of target

2.35

#### (7.54.2.11) Figure or percentage in reporting year

2.98

#### (7.54.2.12) % of target achieved relative to base year

-46.5116279070

#### (7.54.2.13) Target status in reporting year

Select from:

New

#### (7.54.2.15) Is this target part of an emissions target?

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

#### (7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

No, it's not part of an overarching initiative

#### (7.54.2.18) Please explain target coverage and identify any exclusions

We are committed to reducing our investment portfolio's temperature score for Scope 1, 2 and 3 emissions to 2.35°C by 2030 and 1.75°C by 2040 (°C).

#### (7.54.2.19) Target objective

We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.

#### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.

### Row 5

#### (7.54.2.1) Target reference number

Select from:

Oth 5

#### (7.54.2.2) Date target was set

12/31/2024

### (7.54.2.3) Target coverage

Select from:

Organization-wide

### (7.54.2.4) Target type: absolute or intensity

Select from:

Absolute

### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Other

Other metric, please specify :Investment portfolio temperature score

### (7.54.2.7) End date of base year

12/31/2023

### (7.54.2.8) Figure or percentage in base year

2.78

### (7.54.2.9) End date of target

12/31/2040

### (7.54.2.10) Figure or percentage at end of date of target

1.75

### (7.54.2.11) Figure or percentage in reporting year

2.98

### (7.54.2.12) % of target achieved relative to base year

-19.4174757282

### (7.54.2.13) Target status in reporting year

Select from:

New

### (7.54.2.15) Is this target part of an emissions target?

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

### (7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

No, it's not part of an overarching initiative

### (7.54.2.18) Please explain target coverage and identify any exclusions

We are committed to reducing our investment portfolio's temperature score for Scope 1, 2 and 3 emissions to 2.35°C by 2030 and 1.75°C by 2040 (°C).

### (7.54.2.19) Target objective

We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.

## Row 6

### (7.54.2.1) Target reference number

Select from:

Oth 6

### (7.54.2.2) Date target was set

12/31/2024

### (7.54.2.3) Target coverage

Select from:

Organization-wide

### (7.54.2.4) Target type: absolute or intensity

Select from:

Intensity

### (7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Other

Other metric, please specify :Investment portfolio power intensity

### (7.54.2.6) Target denominator (intensity targets only)

Select from:

MWh

### (7.54.2.7) End date of base year

12/31/2023

**(7.54.2.8) Figure or percentage in base year**

0

**(7.54.2.9) End date of target**

12/31/2030

**(7.54.2.10) Figure or percentage at end of date of target**

68

**(7.54.2.11) Figure or percentage in reporting year**

8

**(7.54.2.12) % of target achieved relative to base year**

11.7647058824

**(7.54.2.13) Target status in reporting year**

Select from:

New

**(7.54.2.15) Is this target part of an emissions target?**

Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)

**(7.54.2.16) Is this target part of an overarching initiative?**

Select all that apply

No, it's not part of an overarching initiative

**(7.54.2.18) Please explain target coverage and identify any exclusions**

We are committed to reducing emissions from investments in the power sector by 68% per MWh generated by 2030 and to net zero by 2040.

### (7.54.2.19) Target objective

We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.

## Row 7

### (7.54.2.1) Target reference number

Select from:

Oth 7

### (7.54.2.2) Date target was set

12/31/2024

### (7.54.2.3) Target coverage

Select from:

Organization-wide

### (7.54.2.4) Target type: absolute or intensity

Select from:

Intensity

**(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)**

Other

Other metric, please specify :Investment portfolio power intensity

**(7.54.2.6) Target denominator (intensity targets only)**

Select from:

MWh

**(7.54.2.7) End date of base year**

12/31/2023

**(7.54.2.8) Figure or percentage in base year**

0

**(7.54.2.9) End date of target**

12/31/2040

**(7.54.2.10) Figure or percentage at end of date of target**

90

**(7.54.2.11) Figure or percentage in reporting year**

8

**(7.54.2.12) % of target achieved relative to base year**

8.8888888889

**(7.54.2.13) Target status in reporting year**

Select from:

New

### (7.54.2.15) Is this target part of an emissions target?

*Yes. This target is part of UHG's science-aligned approach to achieving net zero across the value chain by 2050. (NZ2)*

### (7.54.2.16) Is this target part of an overarching initiative?

Select all that apply

No, it's not part of an overarching initiative

### (7.54.2.18) Please explain target coverage and identify any exclusions

*We are committed to reducing emissions from investments in the power sector by 68% per MWh generated by 2030 and to net zero by 2040.*

### (7.54.2.19) Target objective

*We measure financed emissions that are derived from our investments that support our health insurance business using the Partnership for Carbon Accounting Financials framework. In 2024, we introduced science-aligned targets for reducing these emissions. These targets will guide our efforts in addressing this part of our carbon footprint, ultimately ensuring we achieve net zero across our value chain.*

### (7.54.2.20) Plan for achieving target, and progress made to the end of the reporting year

*Our regulated insurance companies require significant capital to support our core health insurance offerings. Our investment portfolio is made up of a diversified fixed income portfolio. The main objective of our investing strategy is to protect capital and earn an attractive risk-adjusted return. We do not apply exclusionary principles to our investment processes. We measure the temperature score of our investments and have set targets to reduce this over time. We are working with our external asset managers to help ensure our investment strategy supports our sustainability goals. Integrating environmental data into our investment decisions not only supports our sustainability goals, but it also enhances returns by mitigating risks associated with climate change.*

[Add row]

### (7.54.3) Provide details of your net-zero target(s).

Row 1

### (7.54.3.1) Target reference number

Select from:

NZ1

### (7.54.3.2) Date target was set

12/31/2024

### (7.54.3.3) Target Coverage

Select from:

Organization-wide

### (7.54.3.4) Targets linked to this net zero target

Select all that apply

Abs1

Low1

### (7.54.3.5) End date of target for achieving net zero

12/31/2035

### (7.54.3.6) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

### (7.54.3.8) Scopes

Select all that apply

Scope 1

Scope 2

### (7.54.3.9) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO2)
- Methane (CH4)
- Nitrous oxide (N2O)
- Hydrofluorocarbons (HFCs)

### (7.54.3.10) Explain target coverage and identify any exclusions

We are committed to reaching operational net zero by 2035. There are no exclusions to identify for this target.

### (7.54.3.11) Target objective

UHG is helping people live healthier lives while minimizing our own climate impact as we work toward a net-zero future.

### (7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

- Yes

### (7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

- No, we do not plan to mitigate emissions beyond our value chain

### (7.54.3.14) Do you intend to purchase and cancel carbon credits for neutralization and/or beyond value chain mitigation?

Select all that apply

- Yes, we plan to purchase and cancel carbon credits for neutralization at the end of the target

### (7.54.3.15) Planned milestones and/or near-term investments for neutralization at the end of the target

UnitedHealth Group's science-aligned commitment to achieving operational net zero involves reducing emissions to as close to zero as possible, with minimal use of carbon credits. In line with recommendations from the Science Based Targets initiative (SBTi), we will purchase carbon removals to address the remaining 10% or less of emissions we are unable to eliminate.

### (7.54.3.17) Target status in reporting year

Select from:

New

### (7.54.3.19) Process for reviewing target

UHG tracks and reports progress toward this target annually.

## Row 2

### (7.54.3.1) Target reference number

Select from:

NZ2

### (7.54.3.2) Date target was set

12/31/2024

### (7.54.3.3) Target Coverage

Select from:

Organization-wide

### (7.54.3.4) Targets linked to this net zero target

Select all that apply

Abs1

Low1

### (7.54.3.5) End date of target for achieving net zero

12/31/2050

### (7.54.3.6) Is this a science-based target?

Select from:

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

### (7.54.3.8) Scopes

Select all that apply

- Scope 1
- Scope 2
- Scope 3

### (7.54.3.9) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO<sub>2</sub>)
- Methane (CH<sub>4</sub>)
- Nitrous oxide (N<sub>2</sub>O)
- Hydrofluorocarbons (HFCs)

### (7.54.3.10) Explain target coverage and identify any exclusions

*We are committed to achieving net zero across the value chain by 2050.*

### (7.54.3.11) Target objective

*UHG is helping people live healthier lives while minimizing our own climate impact as we work toward a net-zero future.*

### (7.54.3.12) Do you intend to neutralize any residual emissions with permanent carbon removals at the end of the target?

Select from:

Yes

### (7.54.3.13) Do you plan to mitigate emissions beyond your value chain?

Select from:

No, we do not plan to mitigate emissions beyond our value chain

### (7.54.3.14) Do you intend to purchase and cancel carbon credits for neutralization and/or beyond value chain mitigation?

Select all that apply

Yes, we plan to purchase and cancel carbon credits for neutralization at the end of the target

### (7.54.3.15) Planned milestones and/or near-term investments for neutralization at the end of the target

*UnitedHealth Group's science-aligned commitment to achieving net zero across the value chain involves reducing emissions to as close to zero as possible, with minimal use of carbon credits. In line with recommendations from the Science Based Targets initiative (SBTi), we will purchase carbon removals to address the remaining 10% or less of emissions we are unable to eliminate.*

### (7.54.3.17) Target status in reporting year

Select from:

New

### (7.54.3.19) Process for reviewing target

*UHG tracks and reports progress toward this target annually.  
[Add row]*

**(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.**

Select from:

Yes

**(7.55.1) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.**

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e
Under investigation	0	<i>Numeric input</i>
To be implemented	0	0
Implementation commenced	0	0
Implemented	1	12591
Not to be implemented	0	<i>Numeric input</i>

*[Fixed row]*

**(7.55.2) Provide details on the initiatives implemented in the reporting year in the table below.**

**Row 1**

**(7.55.2.1) Initiative category & Initiative type**

Energy efficiency in buildings

Lighting

**(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)**

1185

**(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur**

*Select all that apply*

Scope 2 (location-based)

#### (7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

#### (7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

350000

#### (7.55.2.7) Payback period

Select from:

4-10 years

#### (7.55.2.8) Estimated lifetime of the initiative

Select from:

11-15 years

#### (7.55.2.9) Comment

*In 2024, UnitedHealth Group completed energy efficiency project work resulting in a reduction of 1,185 metric tons of carbon dioxide equivalent (MTCO<sub>2</sub>e), which included retrofitted lighting in one of our principal offices to replace 30,000 fluorescent light bulbs with LED bulbs. This resulted in a 17% reduction in the electrical load compared to 2022 and expected annual energy and maintenance savings of over \$350,000. We also expect a reduction of 1,342 MTCO<sub>2</sub>e from in-progress and future energy efficiency projects, equivalent to taking 313 cars off the road each year.*

### Row 2

#### (7.55.2.1) Initiative category & Initiative type

Transportation

Other, please specify :Emission reduction target

### (7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

12591

### (7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

- Scope 1
- Scope 2 (location-based)

### (7.55.2.4) Voluntary/Mandatory

Select from:

- Voluntary

### (7.55.2.7) Payback period

Select from:

- 4-10 years

### (7.55.2.8) Estimated lifetime of the initiative

Select from:

- 11-15 years

### (7.55.2.9) Comment

*Achieve a 60% reduction in Scope 1 and Scope 2 emissions by 2030\*. Reach operational net zero by 2035.*  
[Add row]

### (7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 1

### (7.55.3.1) Method

Select from:

- Dedicated budget for energy efficiency

### (7.55.3.2) Comment

*UnitedHealth Group maintains a dedicated budget for energy efficiency projects and programs. Using this budget, UnitedHealth Group has building efficiency project work under contract that will result in a carbon reduction of 1,185 metric tons of carbon dioxide equivalent (MTCO<sub>2</sub>e). We also expect a reduction of 1,342 MTCO<sub>2</sub>e from in-progress and future energy efficiency projects, equivalent to taking 313 cars off the road each year.*

[Add row]

### (7.73) Are you providing product level data for your organization's goods or services?

Select from:

- No, I am not providing data

### (7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:

- Yes

### (7.79.1) Provide details of the project-based carbon credits retired by your organization in the reporting year.

#### Row 1

### (7.79.1.1) Project type

Select from:

- Other, please specify :Forest Carbon: Improved forest management

### (7.79.1.2) Type of mitigation activity

Select from:

Emissions reduction

### (7.79.1.3) Project description

*UPM Blandin Native American Hardwoods Conservation & Carbon Sequestration Project.*

### (7.79.1.4) Credits retired by your organization from this project in the reporting year (metric tons CO2e)

8636

### (7.79.1.5) Purpose of retirement

Select from:

Voluntary offsetting

### (7.79.1.6) Are you able to report the vintage of the credits at retirement?

Select from:

Yes

### (7.79.1.7) Vintage of credits at retirement

2020

### (7.79.1.8) Were these credits issued to or purchased by your organization?

Select from:

Purchased

### (7.79.1.9) Carbon-crediting program by which the credits were issued

Select from:

ACR (American Carbon Registry)

### (7.79.1.10) Method the program uses to assess additionality for this project

Select all that apply

Other, please specify :Please see the project ACR Verification Statement:

[https://acr2.apx.com/mymodule/ProjectDoc/Project\\_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055](https://acr2.apx.com/mymodule/ProjectDoc/Project_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055)

### (7.79.1.11) Approaches by which the selected program requires this project to address reversal risk

Select all that apply

Other, please specify :Please see the project ACR Verification Statement:

[https://acr2.apx.com/mymodule/ProjectDoc/Project\\_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055](https://acr2.apx.com/mymodule/ProjectDoc/Project_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055)

### (7.79.1.12) Potential sources of leakage the selected program requires this project to have assessed

Select all that apply

Other, please specify :Please see the project ACR Verification Statement:

[https://acr2.apx.com/mymodule/ProjectDoc/Project\\_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055](https://acr2.apx.com/mymodule/ProjectDoc/Project_ViewFile.asp?FileID=31045&IDKEY=4iquwesdfmnk0iei23nnm435oiojnc909dsflk9809adlkmlkfn42811055)

### (7.79.1.13) Provide details of other issues the selected program requires projects to address

Please see the project ACR Verification Statement:

<https://acr2.apx.com/mymodule/rpt/CertificateInfo.asp?rhid=11593&ftType=PRO&r=206&ad=Prpt&act=update&type=PRO&aProj=icrt&tablename=doc>

### (7.79.1.14) Please explain

Please see the ACR credit details for retirement-related information:

<https://acr2.apx.com/mymodule/rpt/CertificateInfo.asp?rhid=11593&ftType=PRO&r=206&ad=Prpt&act=update&type=PRO&aProj=icrt&tablename=doc>

[Add row]

## C12. Environmental performance - Financial Services

### (12.1) Does your organization measure the impact of your portfolio on the environment?

#### Investing (Asset owner)

##### (12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

##### (12.1.2) Disclosure metric

Select all that apply

Financed emissions

##### (12.1.5) We measure the impact of our portfolio on forests

Select from:

No, and we do not plan to do so in the next two years

##### (12.1.6) Primary reason for not measuring portfolio impact on forests

Select from:

Judged to be unimportant or not relevant

##### (12.1.7) Explain why your organization does not measure its portfolio impact on forests

*Not relevant to the business.*

##### (12.1.8) We measure the impact of our portfolio on water

Select from:

No, and we do not plan to do so in the next two years

### (12.1.9) Primary reason for not measuring portfolio impact on water

Select from:

Judged to be unimportant or not relevant

### (12.1.10) Explain why your organization does not measure its portfolio impact on water

*Not relevant to the business.*

### (12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

No, and we do not plan to do so in the next two years

### (12.1.12) Primary reason for not measuring portfolio impact on biodiversity

Select from:

Judged to be unimportant or not relevant

### (12.1.13) Explain why your organization does not measure its portfolio impact on biodiversity

*Not relevant to the business.*

*[Fixed row]*

## (12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

### Investing (Asset owner)

#### (12.1.1.1) Asset classes covered in the calculation

Select all that apply

Loans

Equity investments

- Bonds
- Real estate
- Fixed income
- Project finance

**(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year**

9101939

**(12.1.1.3) % of portfolio covered in relation to total portfolio value**

47

**(12.1.1.4) Total value of assets included in the financed emissions calculation**

0.00

**(12.1.1.6) Emissions calculation methodology**

Select from:

- The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

**(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year**

9717327

**(12.1.1.9) Base year end**

12/31/2023

**(12.1.1.10) % of undrawn loan commitments included in the financed emissions calculation**

0

**(12.1.1.11) Please explain the details of and assumptions used in your calculation**

N.A

[Fixed row]

## (12.1.2) Disclose or restate your financed emissions for previous years.

### Past year 1 for Investing (Asset owner)

#### (12.1.2.1) End Date

12/31/2023

#### (12.1.2.2) Financed emissions (metric unit tons CO2e) in the reporting year

9717327

#### (12.1.2.3) % of portfolio covered in relation to total portfolio value

45

#### (12.1.2.5) Emissions calculation methodology

Select from:

The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

#### (12.1.2.6) Please explain the details of and assumptions used in your calculation

*Where financial and /or emissions information is not available for investees within S&P's dataset, company emissions can in some instances be estimated using the Trucost GICS Sector Average GHG Intensities dataset provided by S&P. The Trucost factors are a proxy metric which estimate can be used to estimate a company's emissions (in tCO2e) per M of revenue for a given industry, as such, a company's annual revenue and GICS classification must be known to use this approach. The estimation process commences by identifying the GICS subindustry of the investee through matching with the S&P TruCost Data Miner, Bloomberg, or manual research. Once the investee is assigned a subindustry, it can be linked to S&P's "TruCost GICS Sector Average GHG Intensities" data through the assigned subindustry. The relevant sector emissions intensity factor is then multiplied by the company's reported revenue (sourced from S&P or Bloomberg) to estimate an annual amount of emissions for the company for the year.*

[Fixed row]

**(12.2) Are you able to provide a breakdown of your organization's financed emissions and other portfolio carbon footprinting metrics?**

	Portfolio breakdown
Investing (Asset owner)	<i>Select all that apply</i> <input checked="" type="checkbox"/> Yes, by asset class <input checked="" type="checkbox"/> Yes, by industry <input checked="" type="checkbox"/> Yes, by scope

[Fixed row]

**(12.2.1) Break down your organization's financed emissions and other portfolio carbon footprinting metrics by asset class, by industry, and/or by scope.**

**Row 1**

**(12.2.1.1) Portfolio**

Select from:

- Investing (Asset owner)

**(12.2.1.2) Portfolio metric**

Select from:

- Absolute portfolio emissions (tCO2e)

**(12.2.1.4) Asset class**

Select from:

Loans

#### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 1

#### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

94

#### (12.2.1.7) Value of assets covered in the calculation

6069027087

#### (12.2.1.8) Financed emissions or alternative metric

243192

#### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

### Row 2

#### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

#### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

#### (12.2.1.4) Asset class

Select from:

Loans

#### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 2

#### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

94

#### (12.2.1.7) Value of assets covered in the calculation

6069027087

#### (12.2.1.8) Financed emissions or alternative metric

218138

#### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

### Row 3

#### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

#### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

#### (12.2.1.4) Asset class

Select from:

Loans

#### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

#### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

94

#### (12.2.1.7) Value of assets covered in the calculation

6069027087

#### (12.2.1.8) Financed emissions or alternative metric

238997

#### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

## Row 4

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Project finance

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 1

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

54

### (12.2.1.7) Value of assets covered in the calculation

2516500000

### (12.2.1.8) Financed emissions or alternative metric

1352

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

## Row 5

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO<sub>2</sub>e)

### (12.2.1.4) Asset class

Select from:

Project finance

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 2

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

54

### (12.2.1.7) Value of assets covered in the calculation

2516500000

### (12.2.1.8) Financed emissions or alternative metric

5164

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

### Row 6

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Project finance

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

54

### (12.2.1.7) Value of assets covered in the calculation

2516500000

### (12.2.1.8) Financed emissions or alternative metric

34492

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

### Row 7

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Bonds

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 1

**(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets**

90

**(12.2.1.7) Value of assets covered in the calculation**

19423434155

**(12.2.1.8) Financed emissions or alternative metric**

630824

**(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?**

Select from:

Not applicable

**Row 8**

**(12.2.1.1) Portfolio**

Select from:

Investing (Asset owner)

**(12.2.1.2) Portfolio metric**

Select from:

Absolute portfolio emissions (tCO2e)

**(12.2.1.4) Asset class**

Select from:

Bonds

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 2

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

90

### (12.2.1.7) Value of assets covered in the calculation

19423434155

### (12.2.1.8) Financed emissions or alternative metric

119035

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

## Row 9

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

#### (12.2.1.4) Asset class

Select from:

Bonds

#### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

#### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

90

#### (12.2.1.7) Value of assets covered in the calculation

19423434155

#### (12.2.1.8) Financed emissions or alternative metric

5299220

#### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

### Row 10

#### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Equity investments

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 1

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

87

### (12.2.1.7) Value of assets covered in the calculation

32419023

### (12.2.1.8) Financed emissions or alternative metric

607

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

**Row 11**

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Equity investments

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 2

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

87

### (12.2.1.7) Value of assets covered in the calculation

32419023

### (12.2.1.8) Financed emissions or alternative metric

180

### (12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:

Not applicable

## Row 12

### (12.2.1.1) Portfolio

Select from:

Investing (Asset owner)

### (12.2.1.2) Portfolio metric

Select from:

Absolute portfolio emissions (tCO2e)

### (12.2.1.4) Asset class

Select from:

Equity investments

### (12.2.1.5) Clients'/investees' scope

Select from:

Scope 3

### (12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

87

### (12.2.1.7) Value of assets covered in the calculation

32419023

### (12.2.1.8) Financed emissions or alternative metric

**(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?**

Select from:

- Not applicable

**Row 13****(12.2.1.1) Portfolio**

Select from:

- Investing (Asset owner)

**(12.2.1.2) Portfolio metric**

Select from:

- Absolute portfolio emissions (tCO2e)

**(12.2.1.4) Asset class**

Select from:

- Other, please specify :Government

**(12.2.1.5) Clients'/investees' scope**

Select from:

- Scope 1

**(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets**

100

**(12.2.1.7) Value of assets covered in the calculation**

**(12.2.1.8) Financed emissions or alternative metric**

2049252

**(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?**

Select from:

- Not applicable

**Row 14**

**(12.2.1.1) Portfolio**

Select from:

- Investing (Asset owner)

**(12.2.1.2) Portfolio metric**

Select from:

- Absolute portfolio emissions (tCO2e)

**(12.2.1.4) Asset class**

Select from:

- Other, please specify :Government

**(12.2.1.5) Clients'/investees' scope**

Select from:

- Scope 2

**(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets**

**(12.2.1.7) Value of assets covered in the calculation**

9692391259

**(12.2.1.8) Financed emissions or alternative metric**

4082

**(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?***Select from:* Not applicable**Row 15****(12.2.1.1) Portfolio***Select from:* Investing (Asset owner)**(12.2.1.2) Portfolio metric***Select from:* Absolute portfolio emissions (tCO2e)**(12.2.1.4) Asset class***Select from:* Other, please specify :Government**(12.2.1.5) Clients'/investees' scope**

Select from:

Scope 3

**(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets**

100

**(12.2.1.7) Value of assets covered in the calculation**

9692391259

**(12.2.1.8) Financed emissions or alternative metric**

252228

**(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?**

Select from:

Not applicable

[Add row]

**(12.5) In the reporting year, did your organization finance and/or insure activities or sectors that are aligned with, or eligible under, a sustainable finance taxonomy? If so, are you able to report the values of that financing and/or underwriting?**

	Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy	Primary reason for not providing values of the financing and/or insurance	Explain why you are not providing values of the financing and/or insurance
Banking (Bank)	Select from: <input checked="" type="checkbox"/> No, and we do not plan to report in the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	Has not been deemed substantive/significant/relevant/material to UHG.
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> No, and we do not plan to report in the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	Has not been deemed substantive/significant/relevant/material to UHG.

[Fixed row]

**(12.6) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues?**

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues	Primary reason for not offering products and services that enable clients to mitigate and/or adapt to the effects of environmental issues	Explain why your organization does not offer products and services that enable clients to mitigate and/or adapt to the effects of environmental issues
	Select from: <input checked="" type="checkbox"/> No, and we do not plan to address this in the next two years	Select from: <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	Has not been deemed substantive/significant/relevant/material to UHG.

[Fixed row]

**(12.7) Has your organization set targets for deforestation and conversion-free and/or water-secure lending, investing and/or insuring?**

	Target set	Explain why your organization has not set targets for deforestation- and conversion-free and/or water-secure lending, investing and/or insuring
Forests	<i>Select from:</i> <input checked="" type="checkbox"/> No, we have not set such targets and we do not plan to in the next two years	<i>Not a strategy of UHG.</i>
Water	<i>Select from:</i> <input checked="" type="checkbox"/> No, we have not set such targets and we do not plan to in the next two years	<i>Not a strategy of UHG.</i>

[Fixed row]

### C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

#### Row 1

##### (13.1.1.1) Environmental issue for which data has been verified and/or assured

Select all that apply

Climate change

##### (13.1.1.2) Disclosure module and data verified and/or assured

Environmental performance – Climate change

Project-based carbon credits

Year on year change in absolute emissions (Scope 3)

Renewable Electricity/Steam/Heat/Cooling consumption

Year on year change in emissions intensity (Scope 1 and 2)

- Year on year change in emissions intensity (Scope 3)
- Year on year change in absolute emissions (Scope 1 and 2)

### **(13.1.1.3) Verification/assurance standard**

General standards

- AA1000AS

### **(13.1.1.5) Attach verification/assurance evidence/report (optional)**

*UNH-2024-AA1000-Assurance-Statement-Issued (1).pdf*  
*[Add row]*

