



UnitedHealth Group Incorporated

CDP Corporate Questionnaire 2026

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.

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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

12/31/2025

(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?

447567000000

(1.5) Provide details on your reporting boundary.

(1.5.1) Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?

Select from:

☒ No

(1.5.2) How does your reporting boundary differ to that used in your financial statement?

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

[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

☒ Chile

☒ China

☒ India

☒ Brazil

☒ Canada

☒ Philippines

☒ Cayman Islands

☒ Israel

☒ Ireland

☒ Colombia

☒ Australia

☒ Singapore

☒ Tanzania (The United Republic of)

☒ China, Hong Kong Special Administrative Region

- ☒ United Kingdom
- ☒ United Arab Emirates
- ☒ United States of America

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

309581000000

(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

48671000000

(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

☒ Services

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

☒ Services

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

[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>.

[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: ☒ Yes	Select from: ☒ 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?
	Select from: ☒ Yes	Select from: ☒ Both risks and opportunities	Select from: ☒ 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

(2.2.2.7) 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

(2.2.2.16) Partners and stakeholders considered

Select all that apply

☒ Customers

☒ Local communities

☒ Employees

☒ Investors

☒ Suppliers

☒ Regulators

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

Select from:

☒ No

(2.2.2.18) 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 primarily 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.

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.

[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

(2.2.6.4) Type of assessment

Select from:

- ☒ Qualitative only

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

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

(2.2.6.6) Frequency of assessment

Select from:

- ☒ As important matters arise

(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

- ☒ Internal tools/methods
- ☒ Portfolio temperature alignment
- ☒ Risk models

(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: ☒ No, and we do not plan to within the next two years	The portfolio consists primarily of consumer loans and real estate loans.
Investing (Asset owner)	Select from: ☒ Yes	

[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

☒ Emissions data

☒ 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

☒ Fossil Fuels

☒ Manufacturing

☒ Infrastructure

- ☒ Materials
- ☒ Hospitality
- ☒ Transportation services
- ☒ Food, beverage & agriculture
- ☒ Biotech, health care & pharma
- [Add row]*

- ☒ Power generation
- ☒ International bodies

(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.

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.

[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

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:

- ☒ Sporadic – agenda item as important matters arise

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

Select all that apply

- ☒ Overseeing the setting of corporate targets
- ☒ Monitoring progress towards corporate targets
- ☒ Approving corporate policies and/or commitments
- ☒ Overseeing and guiding public policy engagement
- ☒ Monitoring the implementation of the business strategy
- ☒ Overseeing reporting, audit, and verification processes
- ☒ 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
- ☒ Risks and opportunities to our insurance underwriting activities

(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 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: ☒ 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: ☒ Yes		
Biodiversity	Select from: ☒ No, and we do not plan to within the next two years	Select from: ☒ Judged to be unimportant or not relevant	<i>Biodiversity hasn't been deemed substantive/significant/relevant/material to UHG</i>

[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

☒ 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

- ☒ 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:

- ☒ As important matters arise

(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: ☒ 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?
	Select from: ☒ 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, our policy is located on our website.

(4.6.1.5) Environmental policy content

Environmental commitments

☒ Commitment to comply with regulations and mandatory standards

(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

[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

(4.7.2) 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

The portfolio consists primarily 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

- | | |
|---|--|
| ☒ Retail | ☒ Fossil Fuels |
| ☒ Apparel | ☒ Manufacturing |
| ☒ Services | ☒ Infrastructure |
| ☒ Materials | ☒ Power generation |
| ☒ Hospitality | ☒ International bodies |
| ☒ 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's investment policy considers the targets established 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
	Select from: ☒ No, and we do not plan to in the next two years	Select from: ☒ Judged to be unimportant or not relevant	Hasn't been deemed substantive/significant/relevant/material to UHG.

[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

Two of our near-term climate targets were validated by the SBTi as part of our broader portfolio of science-aligned commitments.

[Fixed row]

(4.12) 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 voluntary sustainability reports

(4.12.1.2) Is your publication in line with a standard or framework?

Select from:

☒ Yes

(4.12.1.3) Standard or framework the publication is in line with

Select all that apply

☒ Other, please specify :GHG Protocol and SASB

(4.12.1.5) Status of the publication

Select from:

☒ Complete

(4.12.1.9) Comment

Refer to UHG's website for our voluntary reporting

[Add row]

C5. Business strategy

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

	Use of scenario analysis
Climate change	Select from: ☒ No, and we do not plan to within the next two years

[Fixed row]

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

(5.2.1) Transition plan

Select from:

☒ No and we do not plan to develop a climate transition plan within the next two years

(5.2.20) Primary reason for not having a climate transition plan that aligns with a 1.5°C world

Select from:

☒ Other, please specify

(5.2.21) Explain why your organization does not have a climate transition plan that aligns with a 1.5°C world

Recognizing the risks climate change can pose to human health, we are committed to setting net-zero science-based emission reduction targets through the SBTi to ensure our actions are based on current climate science. Over the next 24 months, we will be working with the SBTi to validate near-term and long-term targets. In parallel, we will pursue near-term targets consistent with reductions required to limit global warming to 1.5°C.

[Fixed row]

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

	Use of internal pricing for this environmental externality
Carbon	Select from: ☒ No, and we do not plan to in the next two years

[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:

☒ Yes

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

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:

☒ 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

N.A

[Fixed row]

(5.11.3) Provide details of your environmental engagement strategy with your clients.

Row 1

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply

☒ Climate change

(5.11.3.3) Type and details of engagement

Other, please specify

☒ Other, please specify :UHG provides information on our website

(5.11.3.6) Explain the rationale for the coverage of your engagement

(Information not available at this time)

(5.11.3.7) Describe how you communicate your engagement strategy to your clients and/or to the public

Information not available at this time

(5.11.3.11) Effect of engagement, including measures of success

information available at this time

[Add 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 :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

[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

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

To help mitigate our climate impact, one of our 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:

- ☒ Unknown

[Add row]

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

	Type of stakeholder	Type and details of engagement	Rationale for engaging these stakeholders and scope of engagement
Climate change	<i>Select from:</i> ☒ Investors and shareholders	Other ☒ Other, please specify :We publicly issue our emissions data for investors to use.	

[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> ☒ No, and we do not plan to within the next two years	<i>Select from:</i> ☒ 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> ☒ No, and we do not plan to include environmental requirements in the next two years	<i>Select from:</i> ☒ 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> ☒ No, and we do not plan to in the next two years	<i>Select from:</i> ☒ 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.

Biodiversity

(6.1.1) Consolidation approach used

Select from:

☒ Other, please specify :N.A

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

N.A

[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> ☒ Yes, other structural change, please specify :Multiple acquisitions and divestitures.

[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?
	☒ 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) Scopes recalculated

Select all that apply

☒ Scope 1

☒ Scope 2, location-based

☒ Scope 2, market-based

☒ Scope 3

(7.1.3.3) Scope 3 categories recalculated

Select all that apply

☒ Purchased goods and services

☒ Capital goods

☒ Upstream transportation and distribution

[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
	Select from: ☒ We are reporting a Scope 2, location-based figure	Select from: ☒ We are reporting a Scope 2, market-based figure

[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 excluded from your disclosure of climate-related data?

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)

114240

(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.

Scope 2 (location-based)

(7.5.1) Base year end

12/31/2023

(7.5.2) Base year emissions (metric tons CO2e)

377957

(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.

Scope 2 (market-based)

(7.5.1) Base year end

12/31/2023

(7.5.2) Base year emissions (metric tons CO2e)

417699

(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)

7099659

(7.5.3) Methodological details

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)

215260

(7.5.3) Methodological details

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 4: Upstream transportation and distribution

(7.5.1) Base year end

12/31/2023

(7.5.2) Base year emissions (metric tons CO2e)

124592

(7.5.3) Methodological details

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 8: Upstream leased assets

(7.5.3) Methodological details

Scope 3: Other (downstream)

(7.5.1) Base year end

12/31/2023

(7.5.2) Base year emissions (metric tons CO2e)

10066361

(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% in 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)

113962

(7.6.3) Methodological details

Non-renewable energy use includes natural gas, diesel, jet fuel, sulfur free gas oil, propane, purchased grid electricity, fuel oil No. 2, liquid petroleum gas, sustainable aviation fuel, and gasoline.
[Fixed row]

(7.7) What were your organization’s gross global Scope 2 emissions in metric tons CO2e?

Reporting year

(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO2e)

358914

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

124470

(7.7.4) Methodological details

Location-based method reflects the average emissions intensity of grids on which electricity consumption occurs. Market-based method reflects emissions from electricity that companies have purposefully chosen, including purchased or self generated renewable energy. UHG's market-based emissions calculation utilizes factors from renewable energy certificates, utility providers, and Green-e® residual mix emissions rates.
[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)

8484436

(7.8.3) Emissions calculation methodology

Select all that apply

☒ Spend-based method

Capital goods

(7.8.1) Evaluation status

Select from:

☒ Relevant, calculated

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

190780

(7.8.3) Emissions calculation methodology

Select all that apply

☒ Average spend-based method

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

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☒ Relevant, calculated

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

132649

(7.8.3) Emissions calculation methodology

Select all that apply

☒ Spend-based method

Waste generated in operations

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Business travel

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Employee commuting

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Upstream leased assets

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Processing of sold products

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Use of sold products

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

End of life treatment of sold products

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Emissions estimated to be insignificant

Downstream leased assets

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Not applicable to our organization's activities

Franchises

(7.8.1) Evaluation status

Select from:

☒ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☒ Not applicable to our organization's activities

[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)

7099659

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

215260

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

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

	Verification/assurance status
Scope 1	Select from: ☒ Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Select from: ☒ Third-party verification or assurance process in place
Scope 3	Select from: ☒ 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

[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

Row 2

(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

[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: Purchased goods and services

☒ Scope 3: Capital goods

☒ Scope 3: Upstream transportation and distribution

☒ Scope 3: Investments

(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

[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

(7.23) 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

(7.26.1) Requesting member

Select from:

☒ Deloitte Touche Tohmatsu Limited

[Add row]

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

	Please explain what would help you overcome these challenges
Row 1	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]

(7.29) What percentage of your total operational spend in the reporting year was on energy?

Select from:
☒ Don't know

(7.52) Provide any additional climate-related metrics relevant to your business.

	Description
Row 1	Select from: ☒ Other, please specify :Not Applicable - No information available.

[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

(7.53.1.4) 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 (CO₂)

☒ Methane (CH₄)

☒ Nitrous oxide (N₂O)

☒ 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)

114240

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

377957

(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)

492197.000

(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)

196878.800

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

0.000

(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

166.67

(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.

(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.

(7.53.1.85) 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

43.7

(7.54.1.13) % of target achieved relative to base year

(7.54.1.14) Target status in reporting year*Select from:*☒ Underway**(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.**[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:

☒ Underway

(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

(7.54.2.18) 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.

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 for Scope 1 and 2

(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

2.63

(7.54.2.12) % of target achieved relative to base year

-26.0869565217

(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.

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 for Scope 1 and 2

(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

2.63

(7.54.2.12) % of target achieved relative to base year

-11.8811881188

(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.

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 for Scope 1, 2, and 3

(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

(7.54.2.12) % of target achieved relative to base year

-58.1395348837

(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.***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 for Scope 1, 2, and 3

(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

3.03

(7.54.2.12) % of target achieved relative to base year

-24.2718446602

(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.

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

77.4

(7.54.2.12) % of target achieved relative to base year

113.8235294118

(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.

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

(7.54.2.11) Figure or percentage in reporting year

99.4

(7.54.2.12) % of target achieved relative to base year

110.4444444444

(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.

[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

(7.54.3.15) 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.

(7.54.3.17) Target status in reporting year

Select from:

- ☒ Underway

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 (CO2)
- ☒ Methane (CH4)
- ☒ Nitrous oxide (N2O)
- ☒ 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

(7.54.3.15) 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.

(7.54.3.17) Target status in reporting year

Select from:

- ☒ Underway

[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

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

(12.1.11) 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)

(12.1.1.2) Financed emissions (metric unit tons CO2e) in the reporting year

9380208

(12.1.1.6) Emissions calculation methodology

Select from:

☒ GHG Protocol: A Corporate Accounting and Reporting Standard

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

10066361

(12.1.1.9) Base year end

12/31/2023

[Fixed 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:	Select from: ☒ Not an immediate strategic priority	Has not been deemed substantive/significant/relevant/material to UHG.

	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
Investing (Asset owner)	<i>Select from:</i> ☒ No, and we do not plan to report in the next two years	<i>Select from:</i> ☒ Not an immediate strategic priority	<i>Has not been deemed substantive/significant/relevant/material to UHG.</i>

[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
	<i>Select from:</i> ☒ No, and we do not plan to address this in the next two years	<i>Select from:</i> ☒ Judged to be unimportant or not relevant	<i>Has not been deemed substantive/significant/relevant/material to 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: ☒ No, and we do not plan to obtain third-party verification/assurance of other environmental information in our CDP response within the next two years

[Fixed row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

VP - Corporate Accounting & Sustainability Controller

(13.3.2) Corresponding job category

Select from:
☒ Other, please specify :VP - Corporate Accounting & Sustainability Controller

[Fixed row]

