

Sustainability Accounting Standards Board (SASB) Index

The Sustainability Accounting Standards Board (SASB) is an independent, standards-setting organization that has developed voluntary industry-specific standards for companies to disclose consistent and decision-useful sustainability information for investors. The table below is UnitedHealth Group’s SASB Index, which includes disclosures in the three SASB industry standards that are most relevant to our business: Managed Care, Health Care Delivery, and Professional and Commercial Services.

Managed Care

Topic	Code/metric	UnitedHealth Group disclosure
Activity Metric	HC-MC-000.A Number of enrollees by plan type	Form 10-K: Table summarizes the number of individuals (in thousands) served by our UnitedHealthcare businesses as of December 31, 2025, by major market segment and funding arrangement, page 30.
		Commercial Risk-based: 8,165
		Fee-based: 21,485
		Total: 29,650
		Medicare Advantage: 8,445
		Medicaid: 7,380
		Medicare Supplement (Standardized): 4,285
		Total Community and Senior: 20,110
		Total UnitedHealthcare – Medical: 49,760
		Medicare Part D Standalone: 2,770
		South American businesses held for sale: 1,160
Customer Privacy and Technology Standards	HC-MC-230a.1 Description of policies and practices to secure customers’ personal health data records and other personal data	<ul style="list-style-type: none"> • Code of Conduct. • Form 10-K: Privacy, Security and Data Standards Regulation, page 6. • Audit and Finance Committee Charter.
	HC-MC-230a.2 (1) Number of data breaches, (2) percentage involving (a) personal data only and (b) personal health data, (3) number of customers affected in each category, (a) personal data only and (b) personal health data	<ul style="list-style-type: none"> • We promptly investigate data privacy complaints and report required data breaches to the U.S. Department of Health & Human Services (HHS) — Office for Civil Rights (OCR). Refer to the U.S. Department of Health & Human Services — Office for Civil Rights website.
Access to Coverage	HC-MC-240a.1 Percentage of total health care insurance premiums spent directly on medical claims and efforts to improve the quality of care	<ul style="list-style-type: none"> • Form 10-K: Denoted as “Medical Care Ratio,” page 28. • 89.1% for the 12 months ending December 31, 2025.
Improved Outcomes	HC-MC-260a.4. Discussion of initiatives and programs to maintain and improve enrollee health	<ul style="list-style-type: none"> • 4.7M people served under fully accountable value-based care arrangements in 2024. • 2024 Sustainability Report: Building a modern, high-performing health system, page 8.
Climate Change Impacts on Human Health	HC-MC-450a.1 Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographical incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models	<ul style="list-style-type: none"> • CDP 2025 Questionnaire: Section C2.2.1; Section C2.2.2; Section C2.2.4; and Section C2.4. • 2025 Environmental Performance Data.

Health Care Delivery

Topic	Code/metric	UnitedHealth Group disclosure
Energy Management	HC-DY-130a.1 (1) Total energy consumed, (2) percentage grid electricity, (3) percentage renewable	<ul style="list-style-type: none"> • 2025 Environmental Performance Data. • CDP 2025 Questionnaire: Section C7.30.1 and Section C7.10.1.
Patient Privacy and Electronic Health Records	HC-DY-230a.2 Description of policies and practices to secure customers' personal health data records and other personal data	<ul style="list-style-type: none"> • Code of Conduct. • Form 10-K: Privacy, Security and Data Standards Regulation, page 6. • Audit and Finance Committee Charter.

Professional and Commercial Services

Topic	Code/metric	UnitedHealth Group disclosure
Data Security	SV-PS-230a.1 Description of approach to identifying and addressing data security risks	<ul style="list-style-type: none"> • Form 10-K: Privacy, Security and Data Standards Regulation, page 6.
	SV-PS-230a.2 Description of policies and practices relating to collection, usage and retention of customer information	<ul style="list-style-type: none"> • Code of Conduct. • Form 10-K: Privacy, Security and Data Standards Regulation, page 6. • Audit and Finance Committee Charter.
Professional Integrity	SV-PS-510a.1 Description of approach to ensuring professional integrity	<ul style="list-style-type: none"> • Principles of Governance