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INDEPENDENT ACCOUNTANT'S REVIEW REPORT

To the Audit and Finance Committee and Management of UnitedHealth Group Incorporated:

We have reviewed the assertion of management of UnitedHealth Group Incorporated (the "Company") that the specified information included in the accompanying metrics for the year ended December 31, 2025, as identified in the attached Appendix A and presented within the Company's 2025 Environmental Performance Data Report (the "Metrics") is presented in accordance with the criteria set forth by management in the Environmental Performance Data Report (the "Criteria"). The Company's management is responsible for its assertion. Our responsibility is to express a conclusion on management's assertion based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants ("AICPA"). Those standards require that we plan and perform the review to obtain limited assurance about whether any material modifications should be made to management's assertion in order for it to be fairly stated. The procedures performed in a review vary in nature and timing from, and are substantially less in extent than, an examination, the objective of which is to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The procedures we performed were based on our professional judgment. In performing our review, we performed detail procedures, analytical procedures, inquiries, and other procedures as we considered necessary in the circumstances. We also performed tests of mathematical accuracy of computations and compared the specified information to underlying records.

The preparation of the Metrics included in the Company's 2025 Environmental Performance Data Report requires management to interpret the Criteria, make determinations as to the relevancy of information to be included, and make estimates and assumptions that affect the reported information. Measurement of certain amounts, disclosures, and Metrics may include estimates and assumptions that are subject to substantial inherent measurement uncertainty resulting, for example, from the accuracy and precision of conversion factors or estimation methodologies used by management. Obtaining sufficient appropriate review evidence to support our conclusion does not reduce the inherent uncertainty in the amounts, disclosures, and Metrics. The selection by management of a different but acceptable measurement method, input data, or model assumptions, or a different point value within the range of reasonable values produced by the model, may have resulted in materially different amounts, disclosures and Metrics being reported.

Information outside of the identified Metrics was not subject to our review and, accordingly, we do not express a conclusion or any form of assurance on such information. Further, any information relating to periods prior to the year-ended December 31, 2025, or information relating to forward-looking statements, Healthy Environmental Commitments, goals, and progress against goals, was not subject to our review and, accordingly, we do not express a conclusion or any form of assurance on such information.

Based on our review, we are not aware of any material modifications that should be made to the Metrics we reviewed in order for it to be presented in accordance with the relevant Criteria as defined in the Company's 2025 Environmental Performance Data Report for the year ended December 31, 2025.

Deloitte & Touche LLP

June 12, 2026

APPENDIX A

2025 Metrics
Scope 1 Carbon Emissions
Scope 2 Carbon Emissions: Location-Based
Scope 2 Carbon Emissions: Market-Based
Total Scope 1 + 2 Carbon Emissions (location-based)
Total Scope 1 + 2 Carbon Emissions (market-based)
Scope 3 Carbon Emissions, Category 1: Purchased Goods and Services
Scope 3 Carbon Emissions, Category 2: Capital Goods
Scope 3 Carbon Emissions, Category 4: Upstream Transportation and Distribution
Scope 3 Carbon Emissions, Category 15: Investments
Total Scope 3 Carbon Emissions
Total Scope 1+2+3 Carbon Emissions (location-based)
Total Scope 1+2+3 Carbon Emissions (market-based)
Carbon Credits
Total Energy Consumption
Non-Renewable Energy Use
Renewable Energy Use