



Sustainability Report

UNITEDHEALTH GROUP®

2019



A Message from Our CEO

UnitedHealth Group was consciously built with the restless mindset, adaptable capabilities, culture and the enduring human values to help lead in the development of the next-generation health system in a socially conscious way. As a company, we feel an urgent responsibility to make the entire health system work better for everyone – those who experience care, those who provide care and those who pay for care.

As an enterprise, we are extremely proud to be publishing our first sustainability report and acknowledge we are doing so in unprecedented times. The impact of the COVID-19 global health crisis and the actions we are taking to support our communities, members, patients, care providers, customers, government partners and team members and their families is, and will remain, our top priority as events unfold in the months ahead. Details on our efforts to date are included in this report, and we will continue to take meaningful actions as we experience and learn more and work to do our part in resolving this global health crisis.

Our culture, values and mission – helping people live healthier lives and helping make the health system work better for everyone – align with our long-term strategy to develop the next-generation health system that increases access to care, makes care more affordable, enhances the care experience and improves health outcomes. We do this by focusing on our core business priorities:



Reinventing Health Care Delivery.

Achieving high-quality outcomes, lower costs, and improved consumer and physician satisfaction, driven by our high-performing local care practices.



Transforming Pharmacy Care Services.

Driving transparent, digitally enabled, clinically integrated, high-quality pharmacy services at lower costs with more consumer responsive point-of-sale discounts.



Accelerating Digital and Advanced Technologies.

Simplifying data exchange, improving connectivity, lowering costs and driving distinctive outcomes in every aspect of the health system through our highly secured, information-enabled digital platforms.



Advancing Consumer-Centric Benefits.

Offering affordable products that align incentives with healthy behaviors to guide people to a more engaged and healthier lifestyle.



Distinguishing Health Banking and Payment Services.

Automating and deepening the integration among physicians, consumers and payers by offering the broadest range of health banking and payment services.

The ultimate goal for us is clear: to achieve our mission in a socially conscious way. Throughout this report – our first Sustainability Report – I hope you learn more about how the activities across our company are contributing to our mission. We will continue to build upon this important work and provide more information in future reports.

We are guided in our work by responsible business practices that drive our behaviors, our commitment to investing in and developing our workforce, and addressing our environmental practices and policies. And we will do more, focused on working with others, to eradicate long-standing health disparities in America and to create a more diverse U.S. health workforce, restlessly working to better serve society by leading in the development of the next-generation health system.

Sincerely,

David S. Wichmann
Chief Executive Officer

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What Sustainability Means to UnitedHealth Group

The 325,000 employees of UnitedHealth Group, Optum and UnitedHealthcare are driven by a shared mission and are dedicated to leading in the development of the next-generation health system in a socially conscious way, one person, one health system at a time. We are dedicated to earning the opportunity to serve more people and driving distinctive shareholder and societal returns by focusing on the following objectives.

- **Leading in the Development of the Next-Generation Health System:** As Americans face rising health care costs, UnitedHealth Group is committed to a future where every person has access to high-quality, affordable health care that meets their unique needs.
- **Building and Shaping the Health Workforce:** Meeting the unique needs of patients is achieved by advancing a diverse and inclusive health system workforce and investing in future workforce needs.
- **Reducing Costs and Achieving Better Outcomes:** We are focused on providing transparency and incentives to help customers make their best health care decisions while offering innovative solutions to address social determinants of health like housing, food security and transportation. We are committed to expanding value-based care models that reimburse physicians based on keeping people healthy and providing the appropriate care.
- **Inclusion and Diversity:** At UnitedHealth Group, the extraordinary happens when we value, include and learn from diverse people and perspectives. We build stronger connections with each other, deliver products and services that work better for those we serve, and achieve more meaningful results. Our data-driven approach to talent attraction and development helps us build a culture of inclusion focused on developing a pipeline of diverse leaders.
- **Responsible Business Practices:** Strong and effective governance practices — developed over 40 years through board diversity and independence, a commitment to ethics and integrity, an emphasis on data security, and supply chain management — support our ability to lead in the development of the next-generation health system.
- **Environmental Health:** We recognize the important role the environment plays in the health of every community and we are committed to mitigating our impact on the environment through our environmental management system, stakeholder engagement and stewardship initiatives that have led to a 3.87% carbon reduction year-over-year.

About UnitedHealth Group

The 325,000 people of our organization leverage the core competencies of our company – information, technology and clinical engagement – to deliver improved outcomes, lower costs and a better health care experience for the people we are privileged to serve.

Our mission is to help people live healthier lives and help make the health system work better for everyone. To achieve our mission:

- We seek to enhance the performance of the health system and improve the overall health and well-being of the people we serve and their communities.
- We work with health care professionals and other key partners to expand access to quality health care, so people get the care they need at an affordable price.
- We support the patient-physician relationship and empower people with the information, guidance and tools they need to make personal health choices and decisions.

Our two complementary businesses – Optum and UnitedHealthcare – are driven by this unified mission and vision to achieve the quadruple aim of health care: improve health care access and affordability, enhance the health care experience, achieve better health outcomes for the individuals and organizations we are privileged to serve and provide an environment where clinicians can thrive and operate at the top of their professional capacities.

As a mission-driven enterprise we are connected by our five core values that inspire our behavior as individuals and as an enterprise.

- **Integrity:** Honor commitments. Never compromise ethics.
- **Compassion:** Walk in the shoes of people we serve and those with whom we work.
- **Relationships:** Build trust through collaboration.
- **Innovation:** Invent the future, learn from the past.
- **Performance:** Demonstrate excellence in everything we do.

The breadth and scope of our diversified company help to consistently improve health care quality, access and affordability. Our ability to analyze complex data and apply deep health care expertise and insights allows us to serve people, care providers, businesses, communities and governments with more innovative products and complete, end-to-end offerings for many of the biggest challenges facing health care today.



For additional information, please visit
www.unitedhealthgroup.com/who-we-are



\$242.2B

Total Revenues



\$3.6B

Innovation/Research and Development Investments each year



325K

Employees, including:

- 120K clinical professionals
- 45K customer-facing team members
- 35K technology professionals



137M

Unique Individuals Served



\$70M

Charitable Contributions

Recognition



- Fortune's World's Most Admired Companies – No. 1 rank in the insurance and managed care sector for the 10th straight year.¹

- Dow Jones Sustainability Index – World and North American Index member since 1999.
- Civic 50 – Recipient for nine consecutive years.
- JUST Capital – member of the JUST 100 since 2019.
- Newsweek Green Rankings – Top 10% of largest 500 U.S. companies.
- The National Business Group on Health – "Best Employers: Excellence in Health & Well-Being" top-tier Platinum award.
- CDP Climate 2019 – B Score.
- Human Rights Campaign Corporate Equality Index – "Best Places to Work for LGBTQ Equality."
- Disability Equality Index (DEI) – "2020 DEI Best Places to Work for Disability Inclusion."
- INROADS – Frank C. Carr Award recipient.
- Victory – 2020 Military Friendly Employer.
- 2019 CPA-Zicklin Index – Trendsetter.

Stakeholder Engagement and Materiality

UnitedHealth Group regularly engages with our stakeholders to promote proactive, transparent and consistent dialogue regarding our business and sustainability impacts.

Key Stakeholders

- Consumers
- Employees
- Customers
- Physicians and other health care professionals
- Suppliers
- Policy-makers and regulators
- Investors
- Nonprofit partners

We regularly collect and use feedback from our stakeholders to help us improve our business and react to their recommendations and concerns in a timely and appropriate manner. We engage with our key stakeholder groups in a variety of ways.

Key Engagement Approaches

- Customer forums and one-on-one meetings
- Conferences
- Earnings calls
- Employee listening surveys, weekly town halls, direct feedback
- Social media
- Surveys

We review feedback from our stakeholders with our executive leadership and board of directors to inform the strategic direction of our company and address critical issues of concern. Such feedback, combined with extensive peer and industry benchmarking on environmental, social and governance (ESG) topics, has been considered in determining our most material ESG topics. To determine the content included in our sustainability report, we have organized our highest priority ESG topics into four categories: Leading in the Development of the Next-Generation Health System, Our People and Culture, Responsible Business Practices and Environmental Health.

Material Topics Discussed in this Report

Leading in the Development of the Next-Generation Health System

- Building and Shaping the Health Workforce
- Reducing the Total Cost of Care
- Strengthening the Patient-Physician Relationship
- Achieving Better Health Outcomes
- Rewarding Quality, Effective Care
- Building Healthier Communities
- Public Policy

Our People and Culture

- Inclusion and Diversity
- Human Capital Management
- Employee Health and Well-Being

Responsible Business Practices

- Corporate Governance
- Ethics and Compliance
- Data Privacy and Cybersecurity
- Supply Chain Management

Environmental Health

- Energy and Greenhouse Gas Emissions
- Waste and Recycling
- Water

Our Response to COVID-19

The coronavirus (COVID-19) is profoundly impacting the health of people around the world, as well as the global economy. The safety and health of the people we serve, our team members, their families, and the communities where we work and live are our highest priority. Our response to COVID-19 includes more than \$100 million in investments designed to help at-risk populations, support communities and protect the health care workforce. To aid the health care system's response to this public health crisis, we have provided \$2 billion in advance payments to care providers to support their liquidity. In addition, we have provided more than \$1.5 billion in premium and out-of-pocket relief for employers and individual insured populations.



Improving Clinical Science and Public Health

UnitedHealth Group has leveraged our clinical knowledge, expertise and resources to help develop and advance new innovations to fight COVID-19. In partnership with leading industry and academic institutions, we have:

- Pioneered a study and received FDA approval on a noninvasive, self-administered swab procedure to expand COVID-19 testing, reducing exposure for health care workers and preserving personal protective equipment.
- Conducted a study to validate the effectiveness of polyester swabs and saline transportation to improve the availability of supplies for COVID-19 testing.
- Supported the Mayo Clinic's groundbreaking research into the therapeutic potential of using plasma from COVID-19 survivors.
- Partnered with the University of Minnesota, Boston Scientific and Medtronic to deploy 3,000 light ventilators to address critical shortages in the nation's supply of ventilators.

Ensuring Access to Care

To protect the health of our members and support our customers, we have increased access to coverage, expanded benefits and enhanced administrative flexibilities. For example, we:

- Announced the provision of more than \$1.5 billion in direct customer and consumer support through premium credits, cost-sharing waivers and other efforts.
- Waived all cost-sharing for COVID-19 testing and treatment for our members during the public health emergency.
- Allowed early prescription refills and increased home delivery options for medications.
- Expanded access to virtual care by redeploying 14,000 Optum clinicians to telehealth capabilities.
- Launched a new coverage initiative – Get Covered – to help engage and connect uninsured individuals to existing health care coverage options.
- Conducted proactive personal outreach to support seniors and the most vulnerable populations among our members.
- Offered a special enrollment period for fully insured customers to allow employees who did not opt in for coverage during the regular enrollment period to secure coverage.

Supporting the Health Workforce and Strengthening the Health Care Delivery System

We are committed to protecting and supporting the health workforce and are partnering with national organizations to care for those who are leading the response by providing resources to meet their clinical, emotional and mental health needs. For example, we:

- Joined forces with Microsoft to launch ProtectWell™, an innovative safety protocol, process and technology initially launched for the health care workforce to prevent the unnecessary spread of disease, and later adapted to the

workplace. ProtectWell™ – now offered free of charge to all employers, screens individuals for COVID-19 symptoms and clears symptom-free employees for work each day.

- Accelerated nearly \$2 billion in provider payments to help ease the financial burden on providers, in April.
- Partnered with the CDC Foundation, Direct Relief and American Nurses Foundation with an initial \$8 million investment to provide over 1.3 million masks, gowns and other protective equipment to frontline health care workers across the nation and to build a virtual support system to aid America's 4 million nurses.
- Provided free access for mental health professionals to the Sanvello Clinician Dashboard, a virtual way to engage patients that includes secure video therapy and text-based messaging and scheduling.

Caring for Our Employees and their Families

The health, wellness and safety of our 325,000 team members – including 120,000 clinical professionals – and their families is a top priority for our enterprise. To support and protect them during this global pandemic, we have:

- Increased compensation and provided additional housing, transportation and emotional support services for our frontline clinical workforce serving in high incidence communities.
- Hardened our safety-first work environment for individuals caring for patients across our more than 1,500 facilities and in their homes.
- Executed our comprehensive business continuity plans and clinical safety protocols to keep team members safe.

In addition, to ensure the health and safety of all team members, we have:

- Retained our entire workforce and are paying full wages.
- Temporarily transitioned nearly 90% of our nonclinical workforce to a work at home status, while maintaining all service levels.
- Provided our team members with special enrollment periods, access to backup caregiving resources, health, wellness and stress management tools, and more.
- Paid full wages to team members who have COVID-19 or are subject to a quarantine, with no requirements to take paid time off. All COVID-19 costs are covered fully with no cost sharing. We also launched UnitedCARES, a program to support employees and their family members diagnosed with COVID-19.

Supporting Vulnerable Populations

By collaborating with national and local nonprofits, UnitedHealth Group and the United Health Foundation are helping support the most vulnerable populations in our communities. For example, we are:

- Provided \$5 million to support a United Health Foundation partnership with AARP Foundation intended to serve over 1 million seniors impacted by COVID-19, delivering meals and providing tools to increase social connection.
- Converted many of our cafeterias to provide more than 75,000 meals a week for people in need and keeping our cafe team employed.

- Provided \$10 million to support more than a dozen community organizations serving vulnerable populations in hardest hit states, including: Arizona, California, Colorado, Florida, Illinois, Louisiana, Michigan, New Jersey, New York and Washington.
- Donated \$5 million to help people experiencing food insecurity and homelessness, including support for 66 food banks in 30 states in partnership with Feeding America; food deliveries for vulnerable seniors in 27 states in partnership with Meals on Wheels America; and emergency shelter and medical respite care for individuals experiencing homelessness in 17 states in partnership with the National Health Care for the Homeless Council.

Addressing the Global Impact of COVID-19

We have committed \$10 million to help respond to urgent needs in the international communities where we operate, including Brazil, Chile, Colombia, India, Ireland, Peru, Philippines and Portugal. We have developed partnerships with leading nongovernmental organizations, universities and public health systems in each country. Our efforts include addressing food insecurity and funding health care and hygiene supports for vulnerable individuals and families, helping expand local health care system capacity by donating select community hospitals for use by the public system, providing ICU and regular beds for public system patients and creating a personal protective equipment education curriculum for clinicians. To advance patient care, we also created new telemedicine capabilities and expanded our owned ICU bed capacity to meet patient needs.



For additional information, please visit

www.unitedhealthgroup.com/newsroom/addressing-covid

Leading in the Development of the Next-Generation Health System

IN THIS SECTION

- Building and Shaping the Health Workforce →
- Reducing the Total Cost of Care →
- Strengthening the Patient-Physician Relationship →
- Achieving Better Health Outcomes →
- Rewarding Quality, Effective Care →
- Building Healthier Communities →
- Public Policy →

UnitedHealth Group is committed to a future where every person has access to high-quality affordable health care that meets their unique health care needs and financial means. With an aging population, increased prevalence of chronic disease and an increasing level of uninsured individuals due to COVID-19, the need has never been greater.

It won't be easy. The cost of health care in the U.S. continues to rise, and per capita spending on health care is at the highest level in history, exceeding an average of \$11,000 annually. Meanwhile, the United States is facing a shortage of health care workers, with 62 million Americans living in counties with a shortage of primary care physicians.

UnitedHealth Group recognizes the unique opportunity we have to help solve these challenges. That is why we are leading in the development of a next-generation health system in a socially conscious way – a system that increases access to care, makes care more affordable, enhances the care experience and improves health outcomes.

We work tirelessly every day, partnering with others, to play an increasingly valuable role in modernizing health care by:

- **Pursuing sustainable universal coverage for all Americans**, a commitment we have supported since 2001, by strengthening the system of coverage programs offered today and offering a wider range of consumer-responsive plan designs.
- **Collaborating to achieve market-leading affordability**, with the goal of reducing health care cost trends closer to general inflation.
- **Achieving world-class consumer and physician satisfaction**, focused on raising Net Promoter Score levels closer to 70 across the company and higher in care settings and among our patients with the greatest health care needs.
- **Generating individual health records – with deeply personalized and AI-enabled recommendations on next best actions – for consumers and their physicians**, to simplify decision-making and drive improved health outcomes.

We are driving value for society by building on our strategic global growth objectives. Our agenda is purpose-built to align with the changes necessary to develop a more modern and effective health system. We are actively involved in helping to improve the health of our members by:



Reinventing health care delivery –
to find, intercept and manage conditions early.



Transforming pharmacy care services –
to a focused, whole-person approach.



Accelerating digital and advanced technologies –
to enable a more intelligent system.



Advancing consumer-responsive benefits –
to address consumer needs/means.



Distinguishing health banking and payment services –
to more broadly serve consumers and their doctors.

We are creating a next-generation health system by building and shaping the health workforce, reducing the total cost of care, strengthening the patient-physician relationship, rewarding quality, effective care and achieving better health outcomes. And we are working to build healthier communities and engaging in public policy to support our mission.

Building and Shaping the Health Workforce

UnitedHealth Group has long understood the importance of developing a health workforce that is best equipped to meet the needs of patients and the health system broadly, which we believe is achieved by advancing a diverse and inclusive workforce, investing in the health data analyst workforce, improving the existing workforce capacity and revitalizing primary care.

We recognize that diversity, and the unique perspectives it brings, can improve communication within the health care system and reduce health disparities.

Advance a Diverse and Inclusive Workforce

Patients are more open to receiving care and guidance from practitioners of their own race or ethnicity, indicating that greater diversity among health professionals may improve health outcomes and health care delivery, while reducing health disparities particularly in underserved communities. That is why we are working to cultivate a health workforce that reflects the diversity of society to ensure that all communities receive the highest quality care.



SPOTLIGHT

Diverse Scholars Initiative

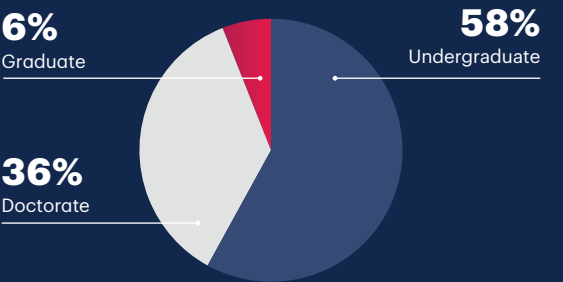
The United Health Foundation’s Diverse Scholars Initiative is creating a modern health workforce by increasing the number of primary care health providers ready to deliver personalized, culturally competent care. Through this initiative, we provide undergraduate, graduate and doctorate-level scholarships to students demonstrating financial need who are pursuing a degree that will lead to a career as a primary care health professional and indicate a commitment to working in underserved communities and community health centers.

Since the program launched in 2007, the United Health Foundation has provided more than \$23 million in assistance and funded nearly 3,000 scholarships for diverse undergraduate and graduate students, including 240 scholars from 45 states for the 2019 – 2020 academic school year.

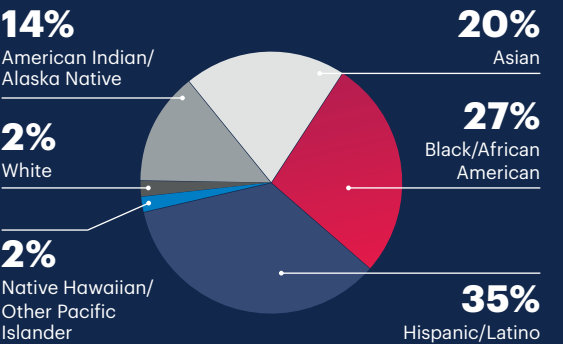
“Without the financial support, I’d be struggling to find money to finish nursing school ... the United Health Foundation forums have allowed me to connect with so many amazing young people from across the country. They all want to make a difference, just like I do, and it’s so exciting to collaborate with each other and share ideas for how we can improve our communities.”

– D’Ayn DeGroat, a Diverse Scholars Initiative Student

DIVERSE SCHOLAR ACADEMIC LEVEL



DIVERSE SCHOLAR RACE & ETHNICITY





Invest in the Health Data Analyst Workforce

Health care is becoming increasingly data dependent, requiring new skillsets and capabilities, including an increased reliance on the role of data scientists. However, the increased demand for data scientists has led to a general shortage of analytics professionals. We recognize this critical workforce need and have made several investments to help grow the health data analyst workforce and create a pipeline of future data scientists and technologists. Through partnerships with leading universities including Rensselaer Polytechnic Institute, the University of Minnesota, the University of North Carolina and the Atlanta University Center Consortium, we have awarded over \$12 million to expand health data analytics learning opportunities for university students and working professionals.



\$12M+

Invested to expand health data analytics education

Improve Existing Workforce Capacity

Professional development and continuing education are important components of developing the next-generation health workforce. UnitedHealth Group offers employees a wide variety of benefits that support training and professional development opportunities and employees are provided assistance with payment for education costs, including tuition reimbursement programs that totaled over \$10 million in 2019. These programs enable employees to achieve their full potential and operate at the top of their license within health care.

Revitalize Primary Care

Primary care providers play a critical role in the health care system. They provide direct patient care and counsel patients on the appropriate use of specialists and advanced treatment options. Having enough primary care providers also contributes to better health outcomes, including lower mortality rates and more appropriate utilization of services delivered by specialists or hospitals.

More than 19% of Americans live in an area with a shortage of primary care providers, and the shortfall is projected to reach between 20,000 and 55,000 over the next decade. As one of the largest employers of clinicians in the United States, we recognize the unique role clinicians – including advanced care practitioners – play in helping to solve the growing primary care shortage in America.

- **UnitedHealth Group's Center for Clinician Advancement:**
Created to support the development and career advancement for UnitedHealth Group nurses, the program has evolved to support all licensed clinicians, totaling more than 45,000 individuals in all 50 states and several countries around the world. Through our academic partnerships and program offerings, which include tuition discounts and support enabling clinicians to find programs that meet their academic goals and achieve advanced degrees, there were 289 degree-program graduates in 2019.
- **OptumCare Clinical Well-being Programs:**
Using the National Academy of Medicine's model for improving clinician well-being, OptumCare nationwide is implementing workflow improvements to maximize the time spent with patients, and value-based care models to recognize and reward for quality of care that leads to increased patient satisfaction; and building a community among OptumCare clinicians to help develop connections and address loneliness experienced by clinical professionals.

Reducing the Total Cost of Care

Health care spending in the United States is on an unsustainable path and is expected to reach \$6 trillion by 2028 or 20% of gross domestic product. UnitedHealth Group is working across the health care system – with consumers and providers – to address the escalating and unsustainable cost of care. We believe better health outcomes and experiences, at a lower total cost, are possible, which will help change the trajectory of health care spending in America.

We believe this is accomplished by strengthening consumer engagement, transparency and incentives, optimizing sites of care to ensure patients receive the highest quality care for their treatment and diagnosis, applying value-based incentives that focus on health outcomes, and eliminating surprise billing to improve the health care experience.

Consumer-Responsive Benefit Designs

We are offering more choice and flexibility with more modern and personal plan designs that better meet the unique coverage needs and financial means of people. These benefit designs are more consumer responsive and address social determinative care, especially for those who have the greatest and most complex needs.

Strengthen Transparency, Engagement and Incentives for Consumers

We understand that selecting the right care provider and the right treatment option can be challenging, as pricing and quality of care varies greatly.

Over the past decade, we have developed a broad portfolio of resources to help people comparison shop for health care based on quality and cost. Today, we provide consumers access to more information about their health care options than ever before, whether searching for the right site for care or a preferred provider. Our products and services include Rally's cost-transparency tools that save consumers \$500 to \$1,000 per year; UnitedHealth's Premium® program that provides information about high-quality physicians; and MyScript Finder, a pharmacy transparency tool that serves 56 million members and saves, on average, \$49 per script.

Collectively, UnitedHealthcare's transparency resources are available to over 30 million plan members, and people who have used these services have paid nearly 30% less, on average, than nonusers.

Optimizing the Site of Care with Centers of Excellence

Today's health care consumer has the option to receive health care services in a variety of clinical settings. Each of these locations – at home, a physician's office, a surgery center or a hospital – have different levels of expertise, skill and equipment that can affect the cost and quality of care that a patient receives. However, patients often face challenges in selecting the best site of care for their diagnosis and treatment. For procedures requiring a high level of skill and experience, some patients are diagnosed and receive treatment at facilities with lower success rates and a higher incidence of complications.

UnitedHealth Group understands there is a meaningful opportunity to drive greater affordability through new product and network designs that ensure care is delivered at the most effective and efficient site for a patient's needs. We have established Optum Centers of Excellence (COE) that connect members directly to high-quality, cost-effective care. COEs are high-performing programs within a hospital or medical facility that have met rigorous qualification criteria and have a proven history of clinically superior and cost-effective outcomes. Our current COE network includes bariatric surgery, cancer, spine and joint, congenital heart disease, neonatal care, fertility, solid organ/stem cell transplants and ventricular assist devices.

CENTERS OF EXCELLENCE IMPACT

32%

Reduced hospital readmissions for joint replacement surgeries and 23% for spine fusion

37%

Fewer complications for joint replacement surgeries and 3%-5% for spine fusion

40%

Lower length of hospital stay per case and a 41% lower mortality rate for patients with congenital heart disease





Strengthen the Patient-Physician Relationship

At UnitedHealth Group, we are dedicated to improving the patient-physician relationship through real-time health information that makes it easier for patients and their physicians to make the best possible care decisions. We seek to do this by providing navigation and decision support tools, delivering actionable and deeply personalized health information through individual health records, streamlining prior authorization, driving transparency and health literacy to improve the health care experience and personalizing care for complex populations.

Accelerate Digital and Advanced Technologies

We are accelerating a modern digital health care system by offering an innovative consumer digital engagement platform. We are also applying advanced technology, such as our patented clinical ontology, discovering breakthrough artificial intelligence (AI) capacities within health care and how it can be applied at scale, and growing our Internet of Things platform, which is helping patients and their caregivers monitor and manage chronic disease wherever they are. This enables a more intelligent health care system that improves the way patients and their physicians achieve better health outcomes.

Deliver Actionable Intelligence through Individual Health Records

Obtaining a complete and historical view of a patient's health can be a difficult task. Patient records often reside in several different provider systems that often do not communicate with each other. Without a complete set of health care records, it can be difficult for clinicians to ensure they are making the best possible treatment recommendations for patients, which can result in suboptimal care.

That's why we have developed a patented, fully integrated, portable, real time and dynamic Individual Health Record that includes AI-enabled next best action recommendations.

- We are equipping physicians and individuals with a deeply personalized, 360-degree view so patients no longer need to remember all their medications, conditions and procedures.
- Market evidence and our own studies show this technology drives better health outcomes and experiences at significantly lower costs.

Enable Navigation and Decision Support Tools

Navigating the health care system has become an increasingly challenging task because of the complex relationships among insurers, hospitals and clinicians. Patients may be uncertain about the cost of various treatments and medications or they may have difficulty navigating billing issues after treatment. We're helping individuals navigate these complexities through a series of physician and consumer support tools.

- **Advocate4Me:** A customer service model that connects members with a single point of contact for resolving an issue and then goes one step further by sharing information with the member, often highlighting recommended health actions, like scheduling a screening.
- **Navigate4Me:** A program for individuals facing complex conditions who would benefit from personalized navigation by receiving additional one-on-one guidance and support.
- **Point of Care Assist™:** A technology that adds real-time patient information – including clinical, pharmacy, labs, prior authorization, eligibility and cost transparency – to existing electronic medical records to make it easier for physicians to understand a patient's need at the point of care.
- **Advanced Communication Engine (ACE) Smart Edits:** A technology that catches errors in submitted claims early in the payment process by alerting providers of errors and allowing them to quickly make corrections to ensure claims are paid accurately and efficiently. We estimate nearly 3 million denials were potentially avoided through early intervention for claims issues using ACE Smart Edits.

Transform Pharmacy Care Services

We are taking a focused, whole-person approach through our diversified pharmacy care services model. OptumRx is treating patients holistically, aligning pharmacy, medical and behavioral health needs using data and evidence-based protocols to enable end-to-end management of care. We remain focused on achieving the highest-quality outcomes, the lowest net cost of drugs for patients and the best patient experience.

PreCheck MyScript from OptumRx provides important coverage, cost and approval information at the time the prescription is being issued based on the patient's health care benefits. On average, members have saved \$225 per prescription when prescribers selected the lower cost alternatives suggested by the PreCheck MyScript tool.

PRECHECK MYSCRIPT IMPACT



277K

Providers using the tool



6.6M

Members



\$225

Savings per prescription

Achieving Better Health Outcomes

Achieving better health outcomes requires a coordinated approach to account for individual needs. We believe this is accomplished by strengthening home-based care, driving transparency and health literacy, improving chronic disease management and changing behaviors through prevention and wellness incentives to improve health outcomes.

Reinvent Health Care Delivery

Through OptumCare, we are reinventing health care delivery globally in 35 U.S. regions and South America, serving over 25 million patients. Direct delivery of care by physicians is pivotal as OptumCare seeks to coordinate each patient's care journey with a focus on proactive, preventive medicine, especially for those with the most acute needs. We apply our consumer engagement platform, Rally, and the Individual Health Record program together with OptumCare's practice capacities to identify conditions earlier and manage them more effectively.

Strengthen Home-based Care

Studies have shown that most people prefer to receive care at home rather than moving to an institution or receiving treatments in a facility. UnitedHealth Group has developed a series of programs that enable patients to safely and effectively receive care from the comfort of their home.

- **Virtual Visits:** Provides patients with online and mobile access to care, enabling eligible UnitedHealthcare members to talk with a doctor 24/7 by video without an appointment. Doctors can provide diagnoses for a range of nonemergency medical conditions and prescribe and send medications as needed. Virtual visits usually cost less than \$50 and typically take about 20 minutes to complete.
- **Vivify:** Provides patients with an at-home monitoring system that can consolidate data from any biometric sensor (such as a blood glucose monitor or pulse oximeter) and any consumer tracking device and make the data available to their clinician. Timely alerts prompt the clinician to proactively conduct interventions over text messaging, video or phone. Today, more than 70 health systems and provider organizations – with a total of over 800 facilities – are using the Vivify platform.

Drive Transparency and Health Literacy

Navigating the health care system can be challenging. It's estimated that more than 90 million adults have low health literacy or difficulty understanding and using their health information, which is linked to poor health outcomes. UnitedHealth Group research estimates improving health literacy can reduce emergency room visits by 10% and hospitalizations by 18%. Our health literacy programs include:

- **Health Literacy Innovations Program:** Instills health literacy into our culture by promoting the development of simple, accessible and understandable communications, programs and services.
- **Just Plain Clear® Glossary:** Defines thousands of health care terms in English, Spanish and Portuguese to help consumers make informed health care decisions. Won a Gold Aster award for Outstanding Patient Education Website.



SPOTLIGHT

HouseCalls

Factors such as social isolation can impede many seniors' ability to obtain the health services they need, which can place them at greater risk for developing undiagnosed conditions, unmonitored worsening of existing conditions, and declining mental health.

Our HouseCalls program provides Medicare Advantage members with an in-home annual medical exam by an advanced practice clinician. The goal of a HouseCalls visit is to bring health services to members who may be unable or unwilling to travel to receive needed care. During the visit, the clinician conducts a complete health history overview and physical exam, identifies health risks and gaps in care, and identifies any factors that may be negatively impacting the patient's health. Each assessment results in an individualized care plan and referrals to additional social services, if necessary.

HOUSECALLS IMPACT IN 2019

2.2K Clinicians completing HouseCalls

1.7M In-home visits administered

14% Reduction in hospital admissions

900K+ Referrals to care management programs

1.5M+ Gaps in care closed

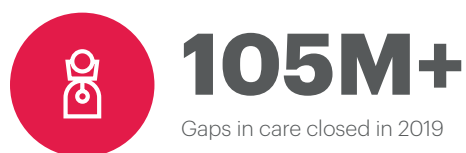
99% Member satisfaction

91% Repeat visit acceptance

Improve Chronic Disease Management

Patients with chronic or complex conditions including cancer, diabetes, chronic kidney disease and mental health disorders often need additional support to maintain and improve their overall health. By 2030, an estimated 80 million Americans will suffer from three or more chronic conditions.

Optum's disease management programs work to combine proactive patient outreach, interdisciplinary care coordination, and actionable data and insights to improve care delivery, resulting in closing over 105 million gaps in patient care in 2019.



Diabetes Management

Over 30 million Americans currently live with diabetes. Without proper interventions, up to 1 in 3 Americans may suffer from diabetes by 2050. Managing diabetes is highly dependent on patient self-management. However, nearly 50% of diabetes patients fail to meet their target glucose levels. UnitedHealth Group's Diabetes Management Program uses individualized care plans and digital support to make it easier. Through this program, patients have access to a care team that can consist of designated registered nurse care coaches, medical directors, pharmacists, social workers, behaviorists and registered dietitians. The care team and patients use digital tools to communicate with each other, set goals, track progress and monitor biometrics from insulin pumps and glucose monitors. The care team also works with patients to arrange referrals for other programs, such as Real Appeal – which offers weight loss coaching – or the Diabetes Health Plan – which offers reduced or waived copays for diabetes-related office visits.

In 2019, our Diabetes Disease Management program helped patients identify and close over 14 million gaps in their diabetes care.

Personalized Care for Complex Populations

Individuals facing complex illnesses often face unique challenges in navigating the health care system. We have developed multiple programs to better serve patients by creating a fully coordinated and personalized experience, enabled by data-driven insights that have consistently shown higher health outcomes at lower costs. This is made possible through programs designed to close gaps in care for patients who are not receiving the care recommended for them, and a specialized focus on how to best serve children with special needs who have additional complexities in receiving basic health care.



SPOTLIGHT

Special Needs Initiative

Families with children who have special needs often encounter additional barriers in securing appropriate care. UnitedHealth Group created the Special Needs Initiative in 2017 to serve families who have children with special health care needs from birth to age 17. Advisers proactively identify eligible families and resolve issues on behalf of the families and their health care providers.

"This particular program is wonderful. I don't believe you can do anything additional ... All insurance carriers should do it and feel this is fantastic. I thank you very much."

– Anonymous Special Needs Program Family Member

The Special Needs Initiative was created in 2017 to help remove barriers to care, ease the burden of health system navigation and improve member experiences by bringing an enhanced level of service to families of children with special needs. The program serves families who have children with special health care needs from birth to age 17. Families that are eligible for the program are proactively identified and assigned a single-point-of-contact adviser. Advisers resolve issues on behalf of the families and their health care providers, create custom care plans, provide care coordination and arrange for access to social services.

SPECIAL NEEDS INITIATIVE IMPACT SINCE 2017

100K Families enrolled

23% Reduction in claims rework

8% Reduction in inpatient visits

23% Reduction in appeals

\$8M In out-of-pocket savings

\$1.1-\$1.4K Medical cost savings per child per year

Changing Behaviors through Prevention and Wellness

Our Rally wellness platform helps members maintain and improve their health with personalized tools, challenges, rewards and support to address tobacco cessation, sleep issues, healthy eating and stress reduction.

Rally's unique program provides individuals with a single destination to manage their health by engaging members through health surveys, personalized prevention and support programs, rewards, coaching and support and transparency tools. Rally is now available to 55 million consumers nationwide and has paid over \$1.7 billion in health-related incentives since 2016.

RALLY IMPACT



Rewarding Quality, Effective Care

UnitedHealth Group maintains a relentless focus on quality, and we believe health care quality can be improved through incentivizing high-performing physicians to focus on patient outcomes.

Value-based Care and Incentivizing High-Performing Physicians

UnitedHealth Group is committed to expanding value-based care, a model that reimburses providers based on the quality of care they deliver and patients' health outcomes. We recognize the importance of keeping people healthy and rewarding physicians for coordinating and providing the appropriate care.

Historically, the health care system has operated by paying care providers based on the quantity of services they deliver. We are focused on shifting the focus to reimbursing care providers based on the quality of care they deliver and patients' actual health outcomes. We are partnering with providers to ensure high-quality care for patients through:

- **Valued-Based Arrangements and Bundled Payments**

We have been a leader in establishing Accountable Care Organizations (ACOs), which are partnerships with care providers and hospitals assigned responsibility for caring for a defined group of members and incentivized to maximize the quality of patient outcomes. These agreements reward physicians for keeping people healthy by coordinating care, achieving positive health outcomes and preventing dangerous and costly complications. In 2019, UnitedHealthcare had \$79 billion worth of payments tied to value-based care arrangements.

- **Physician Quality and Efficiency Ratings**

UnitedHealth's Premium® program develops designations for physicians based on quality and cost-efficiency. The program includes quality information for more than 380,000 physicians, which is used by UnitedHealthcare members to select providers. Physicians can access the specific data used to determine their designation and how they compare to other physicians treating similar patients and conditions.

VALUE-BASED CARE IMPACT

87%

Increase in quality performance for ACOs servicing employer-sponsored plan participants compared to non-ACOs

17%

Lower hospital admission rates for ACOs serving employer-sponsored and individual plan participants compared to non-ACOs

Enable Data and Insights to Improve Care

Public health officials, researchers and policy-makers are faced with the important task of improving community health and well-being. However, in many instances, they lack actionable data to objectively identify risks and opportunities to public health, as well as track health trends over time. We have resources dedicated to using data, insights and research as well as deploying clinical trials and pilot programs to improve care.

OptumLabs

OptumLabs was formed as a collaborative for leading health services, researchers and data scientists to apply an array of analytics to solve real-world health care challenges. Bringing the right resources together can be challenging, and health care data can be difficult to evaluate, access and accurately aggregate into sufficiently large data sets to enable high-value analytics.

OptumLabs partners with leading organizations, including the Mayo Clinic, University of California Health System, Johns Hopkins University and AARP, to develop insights using this data. Through these partnerships, UnitedHealth Group published 49 peer-reviewed research papers in 2019 on topics including cancer, Alzheimer's disease, diabetes, cardiovascular disease, mental health, opioid use and hearing loss.

UnitedHealth Group Research & Development

UnitedHealth Group's Research & Development (R&D) function is an innovation engine intended to positively impact patient health on a global scale. Our R&D efforts are driven by math, data and clinical science, but also focus on the human connections required to understand, manage and prevent the chronic diseases that afflict nearly half of the world's population. To do so, our team tracks the latest in science, technology, and clinical care, including what we can learn from our own data. We then apply this information via research studies, clinical trials, and pilot programs that identify new ways to prevent, detect, and intercept disease for our members.

Advance Evidence-based Medicine

Addressing real-world health care challenges often requires the collaboration of leading health care researchers, accessing complex health care data sets and applying the latest analytic techniques. This combination of assets leads to improvements in evidence-based health care design and delivery, clinical outcomes and health care costs. Bringing these needed resources together can be difficult as health care data is often hard to evaluate and difficult to accurately aggregate into evidence-based findings. That's why we're collaborating with leading health care researchers and academicians to advance actionable evidence-based research to help solve some of health care's biggest challenges.

For additional information, please visit

www.unitedhealthgroup.com/what-we-do

Building Healthier Communities

At UnitedHealth Group, we combine our knowledge, expertise and compassion to support the communities where we live and work. Our philanthropic efforts are an extension of our mission, to help people live healthier lives and help make the health system work better for everyone. Through our foundations – the United Health Foundation, and the UnitedHealthcare Children's Foundation – and our businesses, we provide grants to local and national organizations, help families who need medical support and invest in solutions to address social determinants of health including affordable housing and food security. We also make in-kind contributions, participate in disaster relief efforts and volunteer our time and resources to support important causes around the world to help provide high-quality affordable health care for everyone.

Since 2000, we have contributed more than \$1 billion to the communities where we live and work. Through our company's targeted grant-making activities, as well as those of the United Health Foundation, we are cultivating the future health workforce, connecting individuals to quality care, improving the care experience and helping seniors, children and vulnerable populations achieve better health.



\$1B+

Contributed since 2000 to the communities where we live and work

United Health Foundation

Founded in 1999, the United Health Foundation is committed to developing and supporting innovative and evidence-based activities that help the health system work better. The foundation identifies meaningful partnerships and initiatives that have the potential to be scaled – leading to improved access to care, better health outcomes and healthier communities.

Approach to Philanthropy

We believe that through partnerships with trusted organizations we can improve the health and well-being of people. We focus on collaborating with our partners to understand the specific health challenges faced by the local communities we serve.

Informed by UnitedHealth Group's expertise, experience and broad capabilities, we deploy a disciplined approach to cultivating strategic philanthropic partnerships, such as issuing a Request for Proposal (RFP) to select organizations that align with our mission and funding objectives. We conduct multidimensional evaluations of RFP responses that include in-depth discussions with each applicant to identify metrics and measures of success that best reflect our philanthropic objectives.

We are focused on establishing enduring relationships with our philanthropic partners and seek to become a partner of choice through additional support such as opportunities for our employees to volunteer and provide in-kind support. Through an annual survey of our grant partners, we have learned our partners' experiences with the United Health Foundation have remained consistently positive, with partners noting the benefits of connectivity to different parts of our company.



30 YEARS

Analysis and Insights to Build Healthier Communities

SPOTLIGHT

America's Health Rankings

For more than three decades, United Health Foundation's [America's Health Rankings](#) has provided an analysis of national health on a state-by-state basis by evaluating a historical and comprehensive set of health, environmental and socio-economic data to determine national health benchmarks and state rankings. As the longest running state-by-state analysis of our nation's health, America's Health Rankings provides actionable, data-driven insights that stakeholders can use to understand a population's health in a holistic, inclusive manner and affect positive change.

REPORTS PRODUCED TO ADDRESS THE HEALTH OF THE NATION



Annual Report

Analyzes a comprehensive set of behaviors, public and health policies, community and environmental conditions, and clinical care data to provide a holistic view of the health of the people across the country.



Senior Report

Presents a comparative health analysis for the U.S. population aged 65 and older.



The Health of Women and Children Report

Focuses on women of reproductive age, infants and children under age 18, emphasizing the population groups where change can make generational differences.



Health of Those Who Have Served Report

Explores the differences in health and health-related measures between those now serving or who have served in the military and the civilian population.

Affordable Housing Investments

UnitedHealth Group understands that access to safe and affordable housing is one of the greatest obstacles to better health, making it a determinant that affects people's well-being and quality of life. Nearly 15 million Americans lack access to stable housing. The financial burden of unaffordable housing can prevent families from meeting other basic needs including nutrition and health care and is particularly significant for low-income families.

In 2011, we began working with leading affordable-housing advocates to invest in real estate developments that would increase access to housing, health care and social services. UnitedHealth Group has surpassed \$500 million in investments in new affordable housing to remove social barriers to better health for people in underserved communities, resulting in more than 5,400 new homes for seniors, veterans, individuals with disabilities and those struggling with homelessness in 84 communities in 19 states and Washington, D.C.



\$500M+

Investments made for new affordable housing since 2011

Unused Rx Donations

Unused, unopened or returned medications often go to waste because of requirements to destroy them. Through a partnership between the OptumRx Overland Park, Kansas, home delivery facility and the state of Kansas, the state Legislature passed the Kansas Unused Medication Donation Act in 2008. The act allows for the donation of unused medications by adult care homes, mail service pharmacies and medical care facilities to Federally Qualified Health Centers, health care clinics serving indigenous people and community mental health centers in the state of Kansas.

Since the program's implementation, we have donated more than \$30 million in prescription medications to help tens of thousands of Kansans in need. Donations include diabetic supplies, antibiotics and anti-depressants that are now being used to benefit thousands of Kansans who often lack access to the affordable medications they need.



\$30M+

Prescription medications donated in Kansas since 2008



Empowering Health Commitment

We think about food as medicine, so we're enabling food banks to provide more fresh, healthy food by investing in refrigeration, training, mobile food pantries and meal delivery programs. That's why UnitedHealthcare established Empowering Health, a commitment to expand access to care and address social determinants of health. Since 2018, the food banks we supported have distributed over 47 million meals to communities where we live and work.

In Tennessee, the Mid-South Food Bank was able to purchase two Nutrition on Wheels refrigerated mobile pantry trucks and three refrigerator/freezer units for school-based food pantries. The Nutrition on Wheels trucks visit medical clinics and senior centers that serve uninsured and underserved Memphis residents, including medical clinics operated by other Empowering Health partners, and distribute fresh and healthy food to the people who need it most. Through these efforts, Mid-South Food Bank has been able to provide more than 260,000 meals to residents of Memphis and surrounding areas.



Circle the City Partnership

Maricopa County, Arizona, has an estimated 71% of the state's homeless population. To address the complex health care needs of individuals experiencing homelessness, the United Health Foundation is partnering with Circle the City in Phoenix, Arizona, through a three-year, \$1 million grant to help the organization provide health care services in a new Medical Respite Center at the Maricopa Human Services Campus. The organization's homeless continuum of care is one-of-a-kind in the state and is a model for the nation.

The expanded physical, mental health and social services at the new location are enabling Circle the City to continue to support patients in successful transitions from inpatient to outpatient settings and implement key processes and analytics to triage frequent users to appropriate levels of intervention within the organization's services. Circle the City delivered over 8,700 medical or behavioral health encounters to nearly 200 individuals in 2019. All residents received a comprehensive care management plan, with 90% of residents completing their medical plan. As a result, 72% of patients achieved better health outcomes and were discharged from respite care to supportive housing environments in the Phoenix area.

Disaster Relief

UnitedHealth Group focuses and coordinates community-based disaster relief efforts through local business leaders and with nonprofit partners that provide direct relief to those in need. These efforts are tailored to the impacted communities and are coordinated closely with local authorities to ensure our response is timely and impactful. Additionally, UnitedHealth Group operates a Help Line staffed by our trained mental health specialists who offer free emotional support to people affected by disasters. We also provide our members who have been impacted by a disaster with timely and actionable resources to help find a care provider or obtain early prescription refills.

Employee Giving and Volunteerism

Our employees have a long history of giving generously to charitable causes they care deeply about and volunteering their personal time, skills and energy to serve others. United for Giving, UnitedHealth Group's year-round giving program, supports employees' desires and efforts to give back to the communities where they live and work.

Through United for Giving, we support our employees and the causes they care most about by matching employee contributions – dollar for dollar – to nearly all nonprofit organizations, doubling their impact. In addition, employees who volunteer 30 hours each year, earn a \$500 giving reward to donate to the nonprofit of their choice.

In 2019, our employee giving program resulted in a total contribution of \$50 million, including \$23.3 million in matching donations, to over 19,000 charities worldwide. Our employees also donated 2.6 million hours of volunteer time in 2019.

UNITED FOR GIVING PROGRAM IMPACT

\$50M

Total contributions supporting causes and communities around the world in 2019

19K

Charities supported worldwide in 2019 through the United for Giving program

2.6M

Total employee volunteer hours donated in 2019

UnitedHealthcare Children's Foundation

Founded in 1999, UnitedHealthcare Children's Foundation (UHCCF) seeks to improve children's lives and help families gain access to the care they need through medical grants. UHCCF embraces and supports the concept of facilitating access to health-related services that have the potential to significantly enhance either the clinical condition or the quality of life of the child, and that are not fully covered by the available commercial health insurance plan. UHCCF provides financial assistance toward the family's share of the cost of medical services.

Since 2007, UHCCF has awarded 23,000 grants valued at \$51 million to children and their families across the United States. Families can receive up to \$5,000 annually per child (\$10,000 lifetime maximum per child), and do not need to have insurance through UnitedHealthcare to be eligible. UHCCF is aiming to award 50,000 medical grants by 2030 to children and families in need.



For additional information, please visit

www.unitedhealthgroup.com/what-we-do/building-healthier-communities
www.americashealthrankings.org
www.uhccf.org

Public Policy

UnitedHealth Group engages in efforts to help shape and inform public policy decisions that advance our mission. The 325,000 team members of UnitedHealth Group feel a deep obligation to engage in public policy discussions and meaningfully contribute to the development of the next-generation health system, in a socially conscious way.

Our Engagement

At UnitedHealth Group, our public policy engagement is focused on addressing the most pressing health care challenges and opportunities. Public policy efforts are led by UnitedHealth Group's External Affairs organization, with engagement and partnership across the Optum and UnitedHealthcare businesses. Overall, key areas of focus include:



Developing and advancing public policy solutions.



Conducting internally generated research to unearth key insights on the most pressing issues facing the health care system.



Partnering with leading academic institutions to work jointly on health care research and data analysis efforts.



Fostering strategic partnerships on policy and advocacy initiatives with key stakeholders.

Priorities

We are committed to solutions that advance a modern, high-performing, simpler health care system built on the strengths and successes of today's health care system.

We are advancing policy solutions that expand access to coverage to enable choice and competition, with the goal of achieving universal coverage. Our solutions leverage existing successful coverage platforms – employer-sponsored insurance, Medicaid and Medicare Advantage – that are providing cost-effective, consumer-responsive, and innovative health care benefits to an overwhelming majority of Americans today. We also support the modernization of Medicare Fee-For-Service by integrating care coordination capabilities and other value-based, private-sector solutions – maximizing value for beneficiaries and the government.





We are focused on improving health care affordability with the goal of reducing health care cost trends nearer to general inflation – through care delivery reforms that improve the value health care consumers receive by transitioning nearly all health care and a significant portion of drug spending to value-based arrangements, and shifting care to more efficient sites of service. We also continue to support the elimination of harmful taxes and fees that increase the cost of coverage to workers and their families, taxpayers and government.

We are committed to enhancing the health care experience so it is simpler, more transparent and results in world-class consumer and physician satisfaction. Achieving a better experience requires more standardized and streamlined processes in quality measurement. We are also committed to building health care workforce capacity to help bolster a primary care workforce capable of advancing high-quality, affordable and convenient health care.

We are advancing solutions to drive better health outcomes by empowering an informed, engaged and aligned health system that uses evidence-based clinical pathways and reduces the burden of disease. Driving better outcomes necessitates universal access to digitally enabled individual health records; aligned incentives among providers, consumers and payers; tailored benefits and programs for individuals with multiple chronic conditions; and coordination of social and medical benefits to more effectively address determinants of health.

Political Contributions

In addition to our engagement in public policy activities, we make political contributions that have the potential to improve the delivery of health care and affect our business, employees and the communities in which we operate. Political contributions are made in accordance with our Political Contributions Policy. To promote transparency of our political contribution activity, we publish semi-annual political contribution reports on our website.

For additional information, please visit

www.unitedhealthgroup.com/insights-solutions

www.unitedhealthgroup.com/who-we-are/corporate-governance

Our People and Culture

IN THIS SECTION

[Inclusion and Diversity →](#)

[Human Capital Management →](#)

[Employee Health and Well-Being →](#)

At UnitedHealth Group, we celebrate our people, ideas and experiences – creating a culture where all team members are appreciated, valued and able to reach their full potential. We join together as individuals, forming a team as diverse as the people we serve – one person at a time – tackling challenges and seizing the opportunity to improve health and health systems.

A Commitment to Our People and Culture

UnitedHealth Group is committed to building and engaging our team of 325,000 people. These team members serve from more than 2,300 locations across 17 countries, and communicate with our members, patients, providers and customers in up to 61 languages, all in service of our mission.

We have adopted a core set of talent principles to guide how we achieve business success through our people and culture:

- Know our talent as well as we know our business.
- Have visibility to talent across the enterprise.
- Expect our leaders to grow and support the movement of talent.
- Treat leadership talent as an enterprise asset.
- Use a consistent approach and criteria to make key talent decisions.
- Make UnitedHealth Group known as a place to build careers through rich experiences.
- Provide employees with clear expectations and feedback.
- Create an inclusive environment where diverse people, experiences and perspectives make us better.

More than 150 leaders throughout the enterprise serve as culture facilitators, and over 24,000 culture ambassadors work to ensure our values are understood and demonstrated across the organization and that we are driving toward our desired culture. This volunteer culture community creates and leads culture and engagement activities and programs that underscore our commitment to health and wellness, inclusion and diversity, social responsibility and serving our customers, partners and each other.

A Commitment to Human Rights

UnitedHealth Group believes supporting human rights is core to advancing our mission. We are committed to advancing a company culture that embraces inclusion, diversity, innovation and growth, while upholding the highest ethical standards in the way we operate internally and externally. In line with the United Nations' Guiding Principles for Business and Human Rights and the International Labor Organization's Declaration on Fundamental Principles and Rights at Work, our commitment extends to respecting the human rights of all those with whom we engage and employ.



325K

People



2.3K+

Locations in 17 countries



61

Languages



Inclusion and Diversity

At UnitedHealth Group, inclusion and diversity fuel the insights and ingenuity that make achieving our mission possible.

Dave Wichmann, UnitedHealth Group CEO, signed the CEO Action for Diversity and Inclusion™, joining more than 750 CEOs of the world's leading companies and business organizations, to affirm our commitment to advance workplace inclusion and diversity.

UnitedHealth Group named a chief inclusion and diversity officer and created a Center of Excellence to help drive and activate our culture, inclusion and diversity strategy and initiatives, including our internal business councils and external partnerships with local, regional and national organizations that share our commitment to inclusion and diversity.

Culture, Inclusion and Diversity Councils

Our culture, inclusion and diversity councils — led by senior leaders — create strategies that drive value and impact, focusing on three key priorities:

- Diverse leadership advancement.
- Reducing the impact of unconscious bias and improving health equity and equitable access.
- Being stewards and champions of our servant leader culture.

Inclusion and Diversity Programs and Initiatives

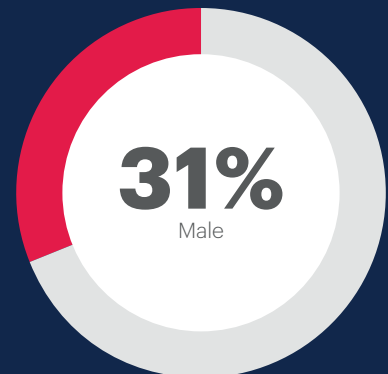
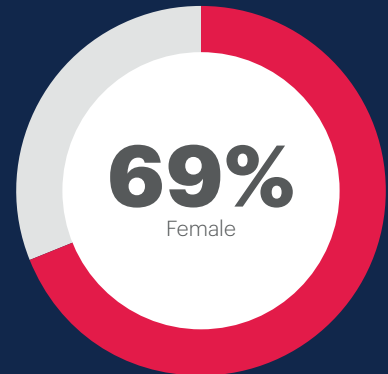
- **Inclusion and Diversity Education.** A dedicated inclusion and diversity learning system is available to all employees to help build greater knowledge and awareness of inclusion and diversity, create personal connections and develop new skills.
- **United We Belong: Celebrating Connections.** A monthly educational series is offered to employees to celebrate and honor different cultures, perspectives and history. This helps us connect with each other on a deeper, more compassionate level and better understand the impact our history has on the realities we experience today.
- **Connecting Communities.** We are committed to finding modern ways to connect and engage diverse communities across our company. We are currently testing a digital platform to enable our team members to connect, share experiences, support one another and collaborate in ways that celebrate diversity and provide a sense of belonging and inclusion.

Human Capital Management

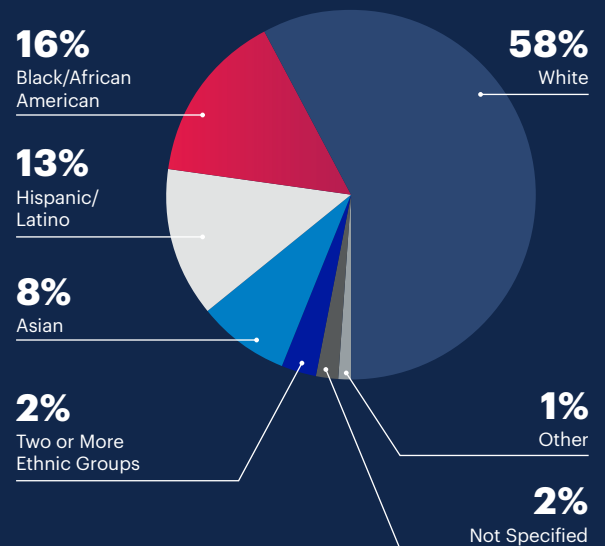
Talent Attraction

We have a bold mission that attracts individuals who are uncommonly talented, data-driven, determined to make a difference, and comfortable operating outside their comfort zone at an exhilarating pace. Our comprehensive talent sourcing strategy helps us identify diverse individuals who are intensely committed to our ambitious goals while never losing sight of the people we serve. Our environment is designed to empower our team members to do their life's best work in helping transform health care.

GLOBAL WORKFORCE GENDER DIVERSITY



U.S. WORKFORCE RACE & ETHNICITY



Building Our Diverse Team

We are committed to hiring a diverse workforce reflective of the people and communities we are privileged to serve. Our areas of focus include:

Racial and Ethnic Diversity

Through partnerships with organizations including the Executive Leadership Council, INROADS, Prospanica, National Black MBA Association, Management Leadership for Tomorrow and Advancing Minorities' Interest in Engineering (AMIE), we seek to attract diverse talent, better support and engage with diverse communities and provide resources where they are most needed through board leadership and participation.

Disability Inclusion

Our enterprise strategy has evolved and substantially grown to promote more disability inclusion, and we are proud to launch an All Abilities Internship Program in 2020, to provide interns with disabilities meaningful employment opportunities.

Military Internship Program

In partnership with the Department of Defense SkillBridge Program, UnitedHealth Group Military Internships provide career skills training and workforce reintegration to transitioning active duty service members across all branches of the United States military. This program has successfully converted 77% of interns into employees with 91% retention to date.

LGBTQ+ Community

We invest in the LGBTQ+ community to ensure everyone feels supported and is well served by supporting organizations such as the Human Rights Campaign Foundation, the LGBT Reaching Out MBA (ROMBA) Marketing trek, the ROMBA annual conference and various local Pride activities around the world.

Early Career Opportunities

UnitedHealth Group creates opportunities for students to begin their careers at the company and see firsthand how they can contribute to the future of health care. In 2019, nearly 800 interns from more than 250 colleges and universities participated in our Enterprise Internship Experience. Our Technology Development Program is an early technology career program offering internship and full-time opportunities in eight states, India and Ireland, with more than 400 interns in 2019. Our MBA program has grown to over 100 interns, developing graduate students into future leaders who will directly impact the health care system for the betterment of individuals and communities.



1.4K+

Interns and recent graduates from our programs hired to begin their careers at UnitedHealth Group in 2019

Talent Development

At UnitedHealth Group, we understand the importance of identifying and providing opportunities for our people to achieve their personal goals and realize their full professional potential.

Our continuous learning culture enables employees to seek high impact learning experiences and identify and close skill gaps to take advantage of career growth opportunities.

We are shifting our learning and development programs to offer more curated and experience-based learning opportunities, through learning ecosystems and learning experience platforms that leverage AI and machine learning to identify and provide individualized development opportunities.

Our leadership development programs are targeted to experienced and emerging leaders focused on building our pipeline of women and diverse leaders within our organization.

Talent Management

To maintain a sustainable and diverse talent pipeline of people of high character, we rely on our Common Language of Leadership (CLL), a shared language that clearly and objectively defines our expectations, enables an environment where everyone has the opportunity to learn and grow, and helps us identify, develop and deploy talent that will drive us toward achieving our mission.

CLL was introduced in 2019 to our senior leaders and managers. Since the introduction, 32% of our workforce, or 67,000 employees have conducted self-assessments in the CLL app and nearly 20% of our workforce has created a development plan as a result of their insights and manager discussions. We will continue to analyze aggregate results to assess the organization's talent strengths and readiness to adapt to the dynamic needs of the enterprise.

Data-Driven Approach to Talent Review

We rely on data to consistently assess talent, identify strengths and gaps in our existing workforce, and identify leadership potential and development opportunities for critical talent. In 2019, we piloted an Assessment of Potential (AoP) tool to help us identify employees with the capacity to move into leadership roles. We used those results, combined with other data points, to create a Talent Index to assess talent within our organization and support decisions regarding succession planning and mobility opportunities.

Employee Listening

Listening to our team members is one way we help build and reinforce a culture of inclusion and encourage our employees to bring their best selves to work every day. In the past 10 years, we have measured employee sentiment annually through an Employee Engagement Index. Through focused and measurement-driven action, we have improved the employee experience, reduced turnover and increased productivity. As our workforce grows, diversifies and becomes more geographically dispersed, understanding the employee experience at a more local level has become more important. In 2018, we began transitioning to a continuous listening strategy that will enable us to collect and respond to employee feedback in a more timely and targeted manner.

Since that transition, we have conducted four major employee surveys and collected more than 400,000 responses used to provide timely and actionable insights to leaders across our enterprise.

Pay Equity

UnitedHealth Group is committed to pay equity for all employees. Fair and equitable compensation practices within a pay-for-performance framework support our culture and are critical to achieving our mission. We regularly perform reviews of our compensation practices and evaluate pay equity in several respects, including by gender, ethnicity and race. Our most recent review of our workforce² indicates there is no difference in pay between females and males performing similar work at similar levels. In addition, minority groups within the United States are paid the same as Caucasians performing similar work at similar levels.

Employee Health and Well-Being

UnitedHealth Group is committed to helping our employees manage their health and wellness, in addition to managing their health care costs.

Employee Benefits

Our employee benefit strategy is focused on providing all employees with choices and simplifying the benefits experience. Ultimately, we aspire to provide peace of mind and financial protection. We offer competitive health and well-being benefits options to regular full-time and part-time employees working at least 20 hours per week, and we significantly contribute to covering the cost of benefits.

Key employee benefits include:

- Paid paternity leave
- Work from home arrangements
- Child care benefits
- Employee discounts
- Tuition reimbursement
- The United for Giving Program, which supports volunteering and charitable giving opportunities.

Rally for Health

Team members have access to the Rally well-being portal where they can find educational information and support on a variety of well-being topics. Team members and their spouses/domestic partners who are enrolled in an eligible medical plan are rewarded when they take an active role in their health by completing a health survey and biometric screenings. Employees can earn up to \$600 (\$1,200 if their spouse or domestic partner participates) for completing certain health actions when enrolled in an eligible medical plan. These rewards are paid either as medical plan premium discounts or as pretax health savings account contributions.

Stride

Launched in 2019, Stride is a program that aims to make healthy living easier by giving employees access to resources on fitness, nutrition and stress management.

One of our Stride goals is to promote healthy eating. To achieve this goal, we took several actions throughout 2019, including:

- Revamped on-site food policies to require that a minimum of 70% of offerings be healthy options, including in our vending machines, company stores and cafeterias.
- Eliminated sugary beverages, replaced soda machines with Bevi water machines and added tea and coffee selections in our break rooms.
- Offered Zipongo services – a digital nutrition platform that provides personalized meal recommendations based on biometrics and food preferences – to all our U.S. based employees.
- Implemented teaching kitchens and a food blog with recipes to increase food literacy.

We also launched Moving Minutes at select sites, encouraging team members to walk for 15 minutes following a meal during the workday. Additionally, in 2019, we launched Sanvello and Talk Space to support the mental health of our employees, a supplement to our existing Employee Assistance Program.



70%+

On-site food offerings are required to include healthy options



For additional information, please visit

www.unitedhealthgroup.com/who-we-are/our-culture
www.stride.uhg.com



Responsible Business Practices

IN THIS SECTION

Corporate Governance →

Ethics and Compliance →

Data Privacy and Cybersecurity →

Supply Chain Management →

Our ability to lead in the development of the next-generation health system is supported by the management structure and responsible business practices we have developed over our more than 40-year history.

Our principles of ethics and corporate governance outline the behaviors and responsibilities that provide the foundation for our actions, how we protect the data with which we are entrusted, and the expectations we set for our suppliers. These practices ensure we are working to achieve our mission in a manner consistent with our values and that protects the reputation of our company.

Corporate Governance

Strong and effective governance practices are critical to UnitedHealth Group's long-term value creation.

Our board has enhanced governance policies over time to align with best practices, drive sustained shareholder value and serve the interests of shareholders. The Nominating and Corporate Governance Committee reviews corporate governance practices at least annually and recommends modifications to strengthen our governance to the board for approval. Please review our proxy statement and Corporate Governance webpage for additional information on our corporate governance policies and board committees.

Board Structure, Diversity and Independence

We believe an effective board consists of a diverse group of individuals who bring a variety of complementary skills and a range of personal and business experience to their positions. The collective experience of our directors covers a wide range of geographies and industries including health care and clinical practice, insurance, consumer products, technology, capital markets and financial services, and roles in academia, corporate governance, government and business leadership. Our directors may serve on no more than three other public company boards and our CEO may serve on no more than one other public company board.

We also strive to maintain a balance of tenure on the board, and since January 2017 we have appointed six new directors and five directors have retired. Independent board leadership is another important component of our governance structure. We separate the positions of CEO and chair, and our bylaws require the company to have either an independent chair of the board or a lead independent director.

Shareholder Rights

We value and respect the rights of our shareholders and have implemented strong shareholder practices. Our directors are elected annually by a majority vote of our shareholders.

UnitedHealth Group does not have a dual class share structure and we have no supermajority shareholder approval provisions, as each share of common stock is entitled to one vote. We do not have a shareholder rights plan, commonly referred to as a "poison pill." Shareholders have the right to call a special meeting and to act by written consent. Our bylaws also contain proxy access with standard market provisions.

Sustainability Governance

UnitedHealth Group has a long-standing commitment to sustainability. The Public Policy Strategies and Responsibility Committee oversees UnitedHealth Group's public policy, health care reform and modernization activities, political contributions, external affairs, community and charitable activities, and corporate social responsibility. The executive vice president of Corporate Affairs is a member of the Office of the CEO, manages UnitedHealth Group's sustainability efforts and engages external stakeholders on ESG initiatives.

For additional information, please visit

www.unitedhealthgroup.com/who-we-are/corporate-governance

www.unitedhealthgroup.com/who-we-are/our-culture/ethics-integrity

Ethics and Compliance

At UnitedHealth Group, we understand the tremendous responsibility to do what is best for the health and well-being of the millions of individuals and families who rely on us.

Our values — integrity, compassion, relationships, innovation and performance — guide our behavior and help us maintain the trust that comes with this responsibility. By adhering to our values, we are well-positioned to be a positive influence on the future of health care and achieve our mission of helping people live healthier lives and helping make the health system work better for everyone.

Code of Conduct: Our Principles of Ethics and Integrity

Our [Code of Conduct](#) provides guidelines for helping us sustain the highest possible standards of ethical behavior in our work. The code sets our expectations for ethical conduct across our company, including:

- Integrity
- Accountability
- Fair Competition and Fair Dealing
- Privacy and Information Security
- Our Assets and the Environment
- Government Interactions
- Communications
- A Safe and Supportive Working Environment

UnitedHealth Group's Compliance and Ethics Office maintains the Code of Conduct, reviewing it regularly to ensure continued support of our commitment to integrity and good corporate conduct.

Collectively, the expectations set forth in our Code of Conduct provide a clear guide for our employees to navigate potentially challenging ethical situations, including corruption and bribery, discrimination, confidentiality of information, conflicts of interest, and anti-competitive practices. The Code of Conduct applies to employees, contractors and subsidiaries. New team members are required to complete training on the code as part of their onboarding, and employees confirm annually they have read the code and will adhere to its principles.

Senior leadership oversees the enterprise Compliance and Ethics program and provides regular reports to the Audit Committee of the UnitedHealth Group board of directors that detail performance on key ethics and compliance indicators. UnitedHealth Group's Internal Audit and Advisory Services department, in partnership with an independent audit firm, provides objective and credible audit and advisory services that identify and mitigate risks throughout the company to improve quality and enable growth across the enterprise, including periodic audits of the Compliance and Ethics program.



99.6%

Employees annually attesting to the Code of Conduct²

Compliance and Ethics Policies and Related Documents

UnitedHealth Group maintains internal policies at the enterprise, business segment and department levels that provide more specific direction beyond the core elements of the Code of Conduct.

Examples of key Compliance and Ethics policies include:

- Anti-Corruption Policy
- Anti-Kickback Policy
- Anti-Trust Policy
- Conflicts of Interest Policy
- Economic Sanctions and Sanctions Monitoring Policy
- False Claims Acts Compliance Policy
- Gifts and Entertainment Policy
- Human Rights Policy
- Insider Trading Policy
- Interactions with Pharmaceutical, Medical Device or Biotech Manufacturers, Wholesalers or Distributors
- Marketing Practices Policy
- Non-Retaliation Policy
- Outside Directorships Policy
- Related-Person Transactions Approval
- Social Media Policy and Guidelines
- Travel and Expense Management Policy
- U.S. Federal Government Contracting Policy

Reporting Concerns

We encourage our employees to speak up if they see an apparent violation of company policy, laws, regulations or contractual obligations. UnitedHealth Group provides many ways to report ethical, legal, regulatory and policy concerns, including the Compliance and Ethics HelpCenter. Any employee or outside party can report ethical concerns through the HelpCenter anonymously, where permitted by law, and are protected from retaliation whenever they report a concern in good faith. Reports are reviewed, analyzed and investigated by the appropriate officials within UnitedHealth Group.

Expectations for Vendor and Partners

Our commitment to ethical standards extends to our external affiliates and partners through UnitedHealth Group's Supplier Code of Conduct, which is incorporated in our contractual business agreements.

Marketing Practices

Our communications with our customers, members, employees, clinicians and other stakeholders reflect our values and our commitment to high standards of personal and institutional integrity. Our sales and marketing activities serve our business objectives, foster enduring relationships with our stakeholders, and build trust individual-by-individual. Our reputation stands upon the relationships we maintain with the public, the press and all who are touched by our company.

Marketing materials are reviewed for accuracy and clarity and for compliance with applicable laws and regulations, such as the Medicare Communications and Marketing Guidelines set by the Centers for Medicare & Medicaid Services. Our materials contain straightforward descriptions of the services we offer so our members can make informed decisions about their health care and, together, we can help people live healthier lives and help make the health system work better for everyone.

Data Privacy and Cybersecurity

We believe health care data and related information should be used solely for the purposes of improving individual health, advancing health system performance and to aid in new discovery.

While health care data and information are critical to our ability to serve the health care system, this information is highly sensitive and personal. As a result, we have an obligation to build and maintain the trust and confidence of our stakeholders, ensuring we can protect the information for all those we serve and fulfill our obligation to appropriately and properly use this information. The primary tools we use to fulfill these obligations are our cybersecurity and privacy and data governance programs.

UnitedHealth Group manages cybersecurity and privacy and data governance through a framework that provides our team members with training and resources that support their day-to-day activities, assesses the risks our company faces and establishes policies and safeguards to protect our systems and the information of those we serve. Our [Code of Conduct](#) outlines our commitment to protecting the information with which we are entrusted.

Supported by a comprehensive set of principles, our policies and programs describe appropriate uses of data and the safeguards that protect the confidentiality and integrity of our systems including, but not limited to:

- Enterprise Information Security policies.
- Enterprise Resiliency and Response Program.
- An Incident Management Program that encompasses cybersecurity, privacy and compliance obligations.
- Privacy and Data Protection policies, including guidance on information handling.
- Enterprise Data Governance Program, including related policies.
- Enterprise Risk Management and Information Risk Analysis programs.
- Safe with Me employee training and awareness program.

UnitedHealth Group's chief information officer, chief privacy officer, and chief information security officer are responsible for administering our data privacy and security programs. The Audit Committee of the board of directors receives regular updates on critical issues related to our information security risks, cybersecurity strategy and business continuity capabilities.

Protecting Health Care Data

UnitedHealth Group works to continuously enhance our data protection practices and improve the standards for data security across our industry.

Continuous Evaluation of our Systems

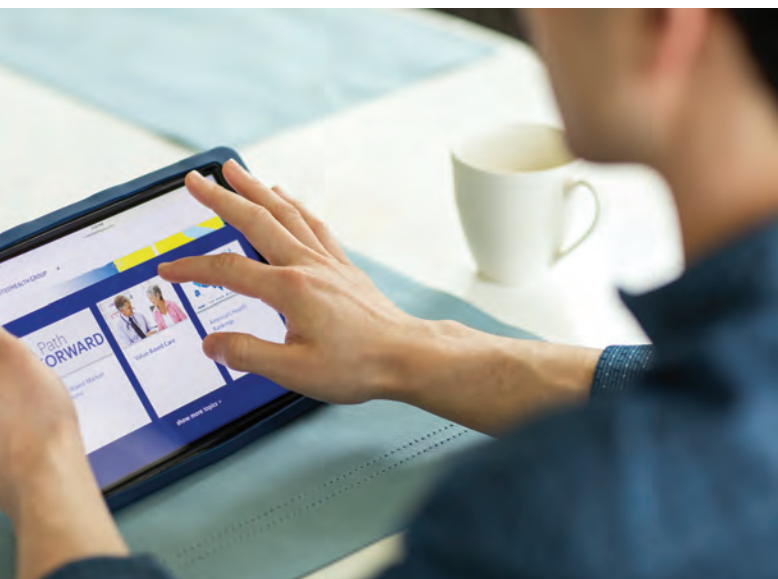
At UnitedHealth Group, we regularly evaluate the security maturity of our systems. This assurance program includes vulnerability assessments and penetration tests conducted by our internal team and qualified external assessors. These efforts allow us to identify operational and design risks and vulnerabilities in our systems. We use these tests to help us identify opportunities to address emerging security threats and improve the security of our systems as we continually work to enhance our ability to protect the information and data to which we have access.

Annually, we conduct an enterprise information risk assessment (EIRA) in conjunction with UnitedHealth Group's overall enterprise risk management assessment. In the EIRA, we complete a comprehensive review of internal and external threats and evaluate changes to the information risk landscape to inform the investments and program enhancements we will make in the coming year.

Industry Collaboration Through HITRUST

We believe protecting personal health information is the responsibility of the entire health care system. In 2008, UnitedHealth Group entered into a partnership with organizations from across our industry to develop a common security framework for the health care industry. The result of this collaboration is the HITRUST Risk Management Framework, which combines best practice standards from frameworks such as HIPAA, ISO, EU GDPR, NIST and PCI to provide a scalable, risk-based certification for health care organizations and organizations that participate in the health care supply chain. UnitedHealth Group uses this framework in conjunction with other vulnerability and risk assessments as part of our continuous monitoring framework to assess our key application and technical systems and continually enhance our cybersecurity practices.

UnitedHealth Group requires our highest risk third-party suppliers with access to our information systems, customer data or health plan member data, and acquired companies to provide evidence of their security controls and obtain and maintain a HITRUST certification or an acceptable alternate third-party validated assessment.





Supply Chain Management

UnitedHealth Group partners with suppliers who are integral to helping us achieve our mission. Our supply chain consists of two distinct supplier bases: direct and indirect suppliers. UnitedHealth Group purchases pharmaceuticals and health care products through our direct suppliers and other goods and services (for example, Marketing, IT equipment and services, etc.) through our indirect suppliers. Our procurement departments collaborate with internal business segments to identify, engage and manage our supplier base to meet business objectives, enable growth and mitigate risk for UnitedHealth Group and the individuals it serves. We maximize value in our supply chain by creating competitive markets for our internal business needs to ensure we buy the right goods and services, from the right suppliers, for the right price.

Vendor Risk Management

UnitedHealth Group executes an enterprise-wide Vendor Risk Management Program that is centrally managed by Enterprise Sourcing & Procurement (ES&P). This program serves as the structure and framework for vendor risk management and includes a set of common standards, including regulatory and compliance requirements, applicable to suppliers that participate in the health care value chain. The program identifies supplier risk and provides contractual assurance that regulatory requirements are met prior to providing goods or services to UnitedHealth Group. The program also assists in ensuring the company's Code of Conduct is being followed.

Because UnitedHealth Group is entrusted to protect individuals' most sensitive and personal health data, we place the utmost importance on protecting our data and information systems. In support of that objective, we require suppliers with access to our information systems, customer data or health plan member data to have the appropriate security controls in place prior to doing business with us. The assurances we obtain and maintain may include a supplier obtaining and maintaining their HITRUST certification or an acceptable alternate third-party validated assessment.

Promoting Supplier Best Practices

We ensure our suppliers meet our performance expectations through a systematic Supplier Performance Management Program that monitors each supplier's performance on a monthly basis on contractual Service Level Agreements related to service delivery, quality and value delivery.

Data-driven supplier performance scorecards are shared quarterly with executive leadership to identify performance trends and areas of opportunity in order to develop improvement plans for underperforming suppliers. Suppliers are evaluated on criteria such as financial stability, cybersecurity and regulatory compliance, organization resiliency, diversity participation and Net Promoter Score.



Adding Value and Reducing Costs in the Health Care Supply Chain

Pharmacy is the most frequent touch point in health care. Our OptumRx business works directly with pharmaceutical manufacturers to secure discounts that lower the overall cost of medications. Through our pharmacy care services model, we provide whole-person care that aligns pharmacy and medical needs to achieve lower net costs, decrease the total cost of care, improve health outcomes and simplify the consumer experience.

We also operate a mail-order service and function as a specialty pharmacy and infusion provider, working directly with drug wholesalers and distributors to ensure consistency of the brand and generic drug supply and a reliance on that drug supply. In addition, we contract directly with pharmaceutical manufacturers for the procurement of specialty medications and infusion therapies for distribution to various sites of care, including home delivery.

Supplier Diversity

UnitedHealth Group's supplier diversity program demonstrates our commitment to developing a supplier base that reflects our communities and the customers we serve. Fulfilling this commitment helps drive value creation for our business, positively impacts the communities we serve, and allows us to extend our societal impact beyond our members and customers.

Our supplier diversity program is managed through our ES&P team. Every RFP managed by the ES&P team targets inclusion of at least one diverse supplier, where available. RFPs are evaluated through a balanced scorecard that considers supplier diversity alongside other factors such as cost, quality and service delivery. In addition, supplier diversity objectives are built into the development strategies and the annual performance objectives for all categories managed by the ES&P team.

Our ES&P team works to identify opportunities for certified minority-owned, women-owned, veteran-owned, disability-owned, LGBTQ+-owned and other historically underutilized businesses. We also work with state and local government agencies, minority business groups and advocacy organizations to identify sourcing opportunities for diverse suppliers where possible.

UnitedHealth Group's Tier 2 supplier diversity program extends our supplier diversity efforts deeper into our supply chain. Through this program, participating suppliers are expected to incorporate supplier diversity into their own sourcing practices. UnitedHealth Group receives a supplier diversity spending report from each participating supplier on a quarterly basis.

In 2020, UnitedHealth Group will facilitate several development events designed to build the capabilities of our diverse suppliers. These events will focus on initiating and maintaining strong customer relationships and developing effective digital marketing, among other topics. We will also initiate a formalized mentoring initiative that partners diverse suppliers with our employees to enhance key supplier capabilities.

Impact

Since 2014, UnitedHealth Group has spent over \$3 billion with diverse suppliers. We have conducted an impact assessment³ of our diverse supplier spending to better understand how our efforts are supporting local communities. The study considers the direct economic impact our spending has on our suppliers, the indirect impact our suppliers have on their suppliers and the impact our investments have on the communities where our suppliers operate. In 2019, our direct spending contributed to over \$1.3 billion in revenues earned by businesses in UnitedHealth Group's diverse supply chain and their communities. In addition, our direct spending supported over 10,600 jobs and \$566 million in employee wages.

\$1.3B

Revenues earned by businesses in UnitedHealth Group's diverse supply chain and their communities

10K+

Jobs supported by our direct spending, including \$566 million in employee wages

Supplier Diversity Partnerships and Recognized Certifications

- National Minority Supplier Development Council and 24 regional affiliates
- Women Business Enterprise National Council and nine state affiliates
- U.S. Department of Veterans Affairs
- National Veterans Business Development Council
- Disability:IN
- National LGBT Chamber of Commerce
- National Association of Women Business Owners



For additional information, please visit
www.unitedhealthgroup.com/suppliers



SPOTLIGHT

Achieving Better Health Through Supplier Diversity

Connecting our members to clinically and culturally competent care is a critical part of building healthier communities and achieving better health outcomes. One way our supplier diversity initiative supports these efforts is by better enabling us to identify and connect with vulnerable populations. HealthCare Dynamics International (HCDI) is a clinician-founded, minority- and woman-owned business that applies culturally and linguistically appropriate grassroots engagement strategies for hardest to reach members to improve the quality of care. HCDI's work helps close care gaps for individuals who need care but may be fearful or unable to seek it. We use their evidence-based, innovative "Caring for Your Health" tool to address the social determinants of health to close four HEDIS and Value-Based Purchasing (VBP) gaps in care. From 2018 to 2019, HCDI results reflected a 55% increase in member engagement and a 187% increase in gap closures. HCDI's work, as well as the work of many of UnitedHealth Group's diverse supplier partners, is a critical part of delivering high-quality health care for our members.

HCDI RESULTS FROM 2018 TO 2019

55% Increase in member engagement

187% Increase in gap closures

Environmental Health

IN THIS SECTION

Governance →

Environmental Stakeholder Engagement →

Environmental Stewardship →

At UnitedHealth Group, we understand the important role the environment plays in the health of every community. It represents a key part of what makes the communities in which we live and work sustainable, viable and healthy. To achieve our mission, we are committed to mitigating our impact on the environment.

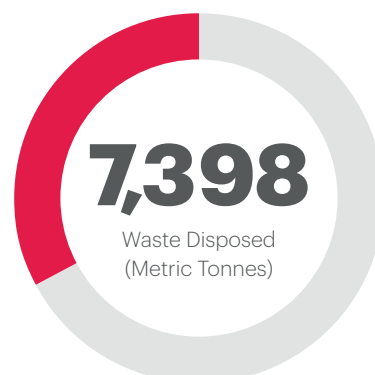
We encourage and promote environmentally responsible behavior by our company, our employees and our partners.

Governance

Our environmental expectations, goals and strategies to manage our energy, waste and water use are outlined in our Corporate Environmental Policy and Environmental Impact Statement. We work to decrease our company's overall environmental impact by reducing our carbon footprint, ensuring efficient use of water and energy, developing and implementing comprehensive recycling and waste management programs, and engaging our employees and partners through thoughtful, goals-based environmental stewardship.

The Public Policy Strategies and Responsibility Committee of the board of directors oversees UnitedHealth Group's Corporate Environmental Policy. The vice president of Global Operations and Facilities Management facilitates the enterprise's environmental management efforts, including but not limited to goal setting, strategy development, performance and risk management, project execution and reporting. Oversight is provided by UnitedHealth Group's chief financial officer and senior vice president of Corporate Services.

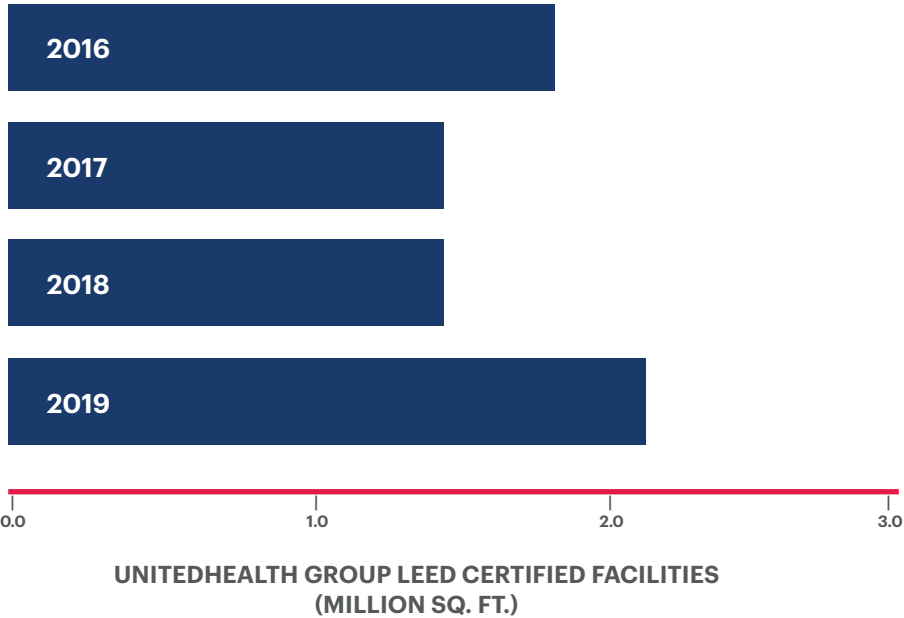
Global Operations and Facilities Management leads our Environmental Management Team, a cross-functional working group including representatives from Corporate Services, Corporate Affairs, ES&P, and Enterprise Health and Safety. The membership also includes business representatives from Optum and UnitedHealthcare.



2019 WASTE BY DISPOSAL METHOD

Environmental
Management System

UnitedHealth Group maintains an Environmental Management System (EMS) in collaboration with our real estate services partner, Jones Lang LaSalle (JLL), to manage environmental data and compliance obligations. Environmental performance data and results, a variety of third-party tools and assessments and input from internal and external stakeholders are used for an annual EMS evaluation and alignment with an independent audit performed every three years.



Reducing Paper Waste

UnitedHealth Group’s Shred All Program allows us to securely protect and ultimately shred our paper documents. Since the Shred All Program launched in 2010, UnitedHealth Group has standardized and optimized the program results and strengthened compliance, and we have securely destroyed and recycled 72,766 tons of paper and saved more than 1.2 million trees. In 2019 alone, we securely destroyed and recycled 6,415 tons of paper and saved more than 109,000 trees.

In addition to our Shred All Program, UnitedHealth Group has invested in digital capabilities to minimize the amount of paper in our business operations. Our members opt in to receive communications such as informational letters, explanation of benefits, and health statements digitally, which also benefits them as they receive communications more quickly and via their preferred method. In 2019 we sent more than 375 million documents digitally to members.



Environmental Stakeholder Engagement

We engage our stakeholders to help achieve stated goals and leverage our stewardship efforts.

Employees

Our culture empowers team members to become aware of and engage in actions to preserve the environment, conserve natural resources and reduce energy in our business operations

At our Optum headquarters in Eden Prairie, Minnesota, employees have formed a self-initiated Green Team to identify and implement environmental programs in their workplace. In less than a year, the team, which has grown to over 40 employees, has conducted interviews and assessments to identify waste, energy and water improvement opportunities that could reduce the impact of the campus on the environment. The team has collaborated with executive leadership to implement composting programs in line with our 2018 waste assessment. In addition, they helped develop the "Dine In" option in the Café, whereby employees eating in the cafeteria have the option to use reusable plates and silverware – reducing single-use food waste containers. Going forward, the Green Team's efforts will frame strategies to broaden more employee engagement opportunities.

Suppliers and Partners

We engage our suppliers and business partners to reduce the environmental impact of our supply chain. Notably, we engage our partners to ensure efficient distribution and logistics. We formally review the sustainability practices of our most critical suppliers to identify supplier policies and goals for waste and carbon reduction, recycling and other sustainability measurements. Over the past two years, we assessed an average of 500 suppliers annually to or approximately 30% of our annual spend, to understand practices in these areas in support of maturing our supply chain sustainability program. The results of these assessments are being used to better understand how we will evaluate supplier environmental risk and performance in the future, and we plan to launch a formal supplier sustainability program in 2020.

Products and Services

We remain focused on introducing innovative approaches, products and services that minimize the impact our enterprise has on the environment, improve personal health and promote healthier populations in local communities.

SPOTLIGHT

OptumRx Sustainable Packaging

In 2018 OptumRx became the first major pharmacy care services company to introduce fully sustainable medication packaging. The updated packaging replaced foam and polystyrene with 100% renewable cotton that is biodegradable, compostable, reusable and recyclable. This packaging delivers temperature-sensitive prescriptions to consumers' homes while ensuring the safety and quality of the medication remain intact. By using the new packaging to deliver more than 5 million prescriptions in 2019, OptumRx had annual savings of:

3M+

Pounds of carbon dioxide

27M+

Gallons of water

4M

Kilowatt hours of energy

For additional information, please visit
www.unitedhealthgroup.com/what-we-do/environment

Environmental Stewardship

At UnitedHealth Group, we work to minimize the impact our business operations have on the environment by promoting a company culture that enables energy and natural resource conservation. We concentrate our efforts in the following areas⁴:

3.87%

Carbon Reduction YOY

	Energy and Greenhouse Gas (GHG) Emissions	Water	Waste and Recycling
Approach	- Decrease our environmental impact through energy conservation and renewable energy. - Incorporate energy efficiency and high-performance design in construction practices. - Invest annually in energy efficiency projects to reduce carbon emissions.	- Implement measures that ensure the efficient use of water within our operations. - In 2016, water usage was evaluated at sites in water sensitive regions. - In 2017, water usage was evaluated in the balance of the controllable domestic office portfolio. - In 2018, water-related projects were developed at 33 locations.	- Divert waste from landfills while minimizing overall waste generated in our operations. - In 2018, we conducted a waste assessment at the Optum headquarters, UnitedHealth Group's largest office facility, to identify waste reduction opportunities. - Identify opportunities to implement waste and recycling best practices across the global portfolio.
Goal	Reduce Scope 1 and Scope 2 (Market-Based) GHG emissions by 3% by the end of 2023 from our 2017 baseline (for our U.S. administrative portfolio and large pharmaceutical sites).	In 2019, UnitedHealth Group established a goal to implement water efficiency measures across our controllable domestic office portfolio (70 U.S. locations in 18 states) to ensure a minimum of 75% of the occupied square footage meets or exceeds LEED guidelines for indoor water efficiency by the end of 2020.	In 2019, we established a goal to implement an enhanced waste management pilot program at the Optum corporate headquarters, focused on: - Incorporating organics recycling programs. - Evolving recycling practices. - Diverting waste from landfills. The intent of the pilot program is to identify how program elements impact our waste diversion rate.
Progress	- UnitedHealth Group is on track to meet the intent of our multiyear market-based carbon reduction goal. Year-over-year carbon reduction is tracking at 3.87%. - Annual third-party verification and assurance of energy consumption and GHG emissions. - Secured over 8.2 million kWh of renewable energy through energy supply contracts at 16 facilities, offsetting 100% of Scope 2 emissions. - UnitedHealth Group has over 2.1 million square feet of LEED certified facilities at our Minnesota headquarters campuses and across the India portfolio.⁵	- UnitedHealth Group is on track to meet our water goal. Water-related projects were implemented at 14 sites, which will reduce water usage by at least 2.6 million gallons per year. - Annual third-party verification and assurance of water consumption.	Optum Corporate Headquarters Pilot Activities: - Implemented food waste composting from all back-of-house food service operations and catering events. - Piloted a paper towel composting program aimed at educating team members about composting and promoting better sorting of paper towels from other waste streams. "Dine In" at the Café allows employees eating in the dining room to use reusable plates and silverware – reducing single-use food waste containers. 2019 Plastic Reduction Activities: - All facilities in the Philippines and India have transitioned from single-use plastic bottles to glass bottles. Annual third-party verification and assurance of waste disposal, recycling and shredded paper.

Performance Data

UnitedHealth Group tracks a variety of key performance indicators across our material topics.

Our People and Culture

	2016	2017	2018	2019
Global Workforce	230,000	260,000	300,000	325,000
Employee Engagement*	82%	83%	83%	NA
Employee Experience*	NA	NA	NA	71%
Employee Volunteer Hours	1.3M	1.5M	2.5M	2.6M
Hours of Training per Employee (Average per FTE)	54	42	43	52
Workforce Diversity				
% Female (Global Workforce)	66%	69%	66%	69%
% Female (U.S. Workforce)	72%	74%	73%	73%
% People of Color (U.S. Workforce)	41%	38%	38%	40%
Gender Leadership Diversity				
% Female in Management Positions	55%	56%	55%	55%
% Female in Junior Management Positions	62%	63%	62%	62%
% Female in Top Management Positions	NA	34%	38%	36%
% Female in Revenue-Generating Roles	63%	63%	63%	62%
People of Color Leadership Diversity (U.S. Workforce)				
% People of Color in Management Positions	25%	25%	25%	26%
% People of Color in Junior Management Positions	33%	32%	33%	34%
% People of Color in Top Management Positions	9%	10%	11%	11%
% People of Color in Revenue-Generating Roles	27%	27%	27%	27%
Workforce Generational Diversity				
Gen X	50%	49%	47%	46%
Millennial	37%	40%	43%	45%
Baby Boomer	13%	11%	10%	9%
Traditionalist	<1%	<1%	<1%	<1%
Gen Z	NA	NA	<1%	<1%

*In 2019, we transitioned from employee engagement to a more comprehensive employee experience index which will be our new measurement going forward.

Responsible Business Practices

Corporate Governance	2017	2018	2019
One Share One Vote	Yes	Yes	Yes
Proxy Access	Yes	Yes	Yes
Say on Pay Frequency	Annual	Annual	Annual
Directors on Board	11	11	11
Independent Directors	9	9	9
Female Directors	3	3	3
Directors of Color	2	2	2
Average Director Tenure	12.6	10.2	12.5
Separate CEO/Chair	Yes	Yes	Yes
Lead Independent Director or Chair	Yes	Yes	Yes
Majority Voting for Directors	Yes	Yes	Yes
Supply Chain Management	2017	2018	2019
Supplier Diversity			
Tier 1⁶			
Total Spend with Diverse Suppliers	\$617M	\$683M	\$683M
Diverse Suppliers	1,096	1,138	1,035
Average Spend/Diverse Supplier	\$563K	\$600K	\$650K
Tier 2			
Participating Suppliers	40	50	60
Spend with Diverse Suppliers	\$60M	\$76M	\$95M
Economic Impact			
Jobs Created and Sustained through the Supplier Diversity Program ³			10,614
Supplier Sustainability			
Suppliers Screened for Sustainability Programs & Practices		562	433

Environmental Health⁷

	2016	2017	2018	2019
Energy (MWh)				
Total Energy Consumption	372,857	366,475	365,005	375,673
Non-Renewable Energy Use	NA	NA	364,269	367,457
Renewable Energy Use	NA	NA	736	8,216
Reduction of Energy Consumption		1.7%	0.4%	(2.9%)
Energy Intensity (per USD revenue, billions)	2,017.19	1,821.46	1,613.30	1,551.37
Carbon Emissions (mtCO₂e)				
Scope 1	15,838	16,570	13,933	17,709
Scope 2 (Location-Based)	161,303	156,719	153,754	153,004
Scope 2 (Market-Based)	NA	NA	155,700	149,418
Scope 3	146,373	127,671	298,680	429,812
Total (Scope 1 + 2 Location-Based)	177,141	173,289	167,687	170,713
Total (Scope 1 + 2 Location-Based + 3)	323,514	300,960	466,367	600,524
Emissions Reduction (Scope 1 + 2 Location-Based) (%)		2.2%	3.2%	(1.8%)
Emissions Intensity (Scope 1 + 2 Location-Based) (per USD revenue, billions)	958.35	861.28	741.17	704.97
Water (Mio. m³)				
Water	0.85	0.82	0.74	0.65
Waste (Metric Tonnes)				
Total Waste Generated	13,487	15,898	15,521	15,361
Waste Used/Recycled/Sold	7,514	8,824	8,475	7,964
Confidential Paper Recycling (U.S. tons)	7,263	8,355	7,743	6,415
Waste Disposed	5,973	7,074	7,046	7,398
Environmental Operations (Square Feet, millions)				
LEED Certified Facilities	1.7	1.6	1.6	2.1

About this Report

This report covers our last complete fiscal year, dating January 1, 2019, to December 31, 2019. Please contact sustainability@uhg.com with any questions regarding this report or our sustainability practices.

Forward-Looking Statements

The statements, estimates, projections, guidance or outlook contained in this document include “forward-looking” statements which are intended to take advantage of the “safe harbor” provisions of the federal securities law. The words “believe,” “expect,” “intend,” “estimate,” “anticipate,” “forecast,” “outlook,” “plan,” “project,” “should” and similar expressions identify forward-looking statements. These statements may contain information about financial prospects, economic conditions and trends and involve risks and uncertainties. We discuss certain risks that may affect our business operations, financial condition and results of operations more fully in our filings with the Securities and Exchange Commission, including our reports on Forms 10-K, 10-Q and 8-K. By their nature, forward-looking statements are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Actual results may vary materially from expectations expressed or implied in this document or any of our prior communications. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made. We do not undertake to update or revise any forward-looking statements, except as required by law.

Sources

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² Integrated employees only.

³ Economic impact modeling developed by CVM, a supplier.io company, based on an analysis of data provided by UnitedHealth Group and information from additional sources: US Federal and State Government Revenues: <https://www.usgovernmentrevenue.com/total>; US GDP Information: <https://www.bea.gov/>; IMPLAN: <https://www.implan.com/>; BEA Input-Output Multipliers: <https://apps.bea.gov/regional/rims/rimsii/>

⁴ Note that the [UnitedHealth Group Environmental Policy](#) includes several focus areas beyond those listed in the table.

⁵ LEED is a globally recognized green building rating system that certifies high-performance design and construction practices.

⁶ Includes Opex, Medex and 2019 OptumCare's non-integrated entities diverse supplier data.

⁷ Please see [UnitedHealth Group's Environmental Impact Statement](#) for detailed footnotes regarding this data.

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