UNITEDHEALTH GROUP'S **2020 SUSTAINABILITY REPORT**

WHAT SUSTAINABILITY MEANS TO UNITEDHEALTH GROUP

Sustainability is an extension of our business strategy, culture and mission as we work to help ensure the health care system works better for everyone. Within the pages of this report, you will find a comprehensive and transparent description of our collective efforts across the company to improve health care for all people and positively impact society.

Through proactive stakeholder engagement - including customers, employees, shareholders, consumers, health care professionals, government officials and others - and input from leaders across the company, the report includes the following material topics that guide our ongoing approach to sustainability:

HELPING TO CREATE A MODERN, HIGH-PERFORMING HEALTH SYSTEM

We are committed to a future that expands access to care, improves health care affordability, enhances the health care experience and achieves better health outcomes. Partnering with key stakeholders, we are advancing health equity, building healthier communities and supporting the ongoing response efforts to COVID-19.

OUR PEOPLE AND CULTURE

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 in meeting our responsibility to improve the health system.

RESPONSIBLE BUSINESS PRACTICES

For more than 40 years, we've focused on developing strong and effective governance practices through compliance, board diversity and independence, a commitment to ethics and integrity, and an emphasis on data security and supply chain management.

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.

New to this year's report is a dedicated chapter on advancing health equity, as well as increased transparency of our performance data. Additionally, we are pleased to introduce Long-Term Commitments that reflect our focus and determination to fulfill our mission and business strategy. Specifically, we are making commitments that:

35%

of our members will receive preventive care services annually by 2030

55%+

of outpatient surgeries and radiology services among our members will be delivered at high-quality, cost-efficient sites of care by 2030

gaps in care will be closed for our members by the end of 2025

Our 2020 Sustainability Report covers activity through the fiscal year ending December 31, 2020. As we evolve our sustainability efforts, we are committed to building upon this important work.

Learn more about how UnitedHealth Group is helping to create a modern, high-performing health system in our 2020 Sustainability Report and sign up for updates at https://sustainability.uhg.com.

FREQUENTLY ASKED QUESTIONS

Please reference the following questions and answers when discussing the Sustainability Report with employees and external stakeholders.

What is sustainability? Why do companies publish sustainability reports?

Sustainability encompasses the nonfinancial, material priorities of a business or organization. A sustainability report provides updates on a company's progress in advancing these priorities, including its environmental, social and governance (ESG) practices to achieve its long-term strategy and deliver value to its stakeholders and society broadly.

What does sustainability mean to UnitedHealth Group?

Sustainability is an extension of our business strategy, culture and mission as we work to help ensure the health care system works better for everyone. At UnitedHealth Group, we are committed to helping people live healthier lives and helping make the health system work better for everyone, and the topics outlined in this report are core to that mission.

While many think of sustainability as environmental stewardship, for us, sustainability is that and more - it's how we operate, how we distinguish ourselves and how we ensure we meet the needs of those we are privileged to serve, including our customers, employees, shareholders and society broadly.

We are dedicated to earning the opportunity to serve more people and driving shareholder and societal value by helping to create a modern, high-performing health system; advancing health equity and addressing disparities in care; building healthier communities; and celebrating our people and culture.

Who are the stakeholders and constituencies we are trying to reach with the Sustainability Report?

By publishing the report, we aim to provide proactive, transparent and consistent information on our sustainability efforts to key ESG stakeholders, including:

Consumers

Health care professionals

• Shareholders

 Employees Customers

Suppliers

Policy-makers

Investors

Nonprofit partners

How do stakeholders use sustainability reports?

Key stakeholders use publicly available information to assess how a company manages and reports on factors that could impact performance, sustainability, competitiveness and reputation. Stakeholders are often seeking transparency to better understand how a company has developed a strategy that will bring long-term value to society.

What period does the report cover?

Our 2020 Sustainability Report covers activity through the fiscal year ending December 31, 2020.

Can I share the report with members of my team, customers and other external stakeholders?

Yes. Leaders are encouraged to share the Sustainability Report with their teams as well as customers, care providers, partners and others externally, as appropriate. At UHG.com, you can access a suite of materials, including PowerPoint slides and email templates to share the report internally and externally.

How else are we sharing our sustainability efforts with internal and external stakeholders?

The Sustainability Report is publicly available on UHG.com and we will leverage a range of channels to share it with our employees and external stakeholders. In the coming months, we will amplify individual areas of the report and highlight individual stories on UHG.com, social media and The Hub, and in our Innovation Centers and other channels, as well as through our interactions with investors, employees, customers, care providers and others.

Are hard copies of the report available?

Yes. To receive a hard copy of this year's report, please email sustainability@uhg.com.

Who do I contact if I want to request a speaker to present on sustainability to customers, key stakeholders or employees? Please email <u>sustainability@uhg.com</u> with your speaker request.

Where can I learn more about UnitedHealth Group's sustainability efforts?

You can learn more about how UnitedHealth Group is helping to create a modern, high-performing health system by visiting https://sustainability.uhg.com. There you will find more information about our commitment to sustainability.