

Building an innovative, diverse and inclusive culture to support our people and attract the best talent.

What we're focused on

- Advancing an inclusive culture where team members are empowered to do their best work, where diversity fuels performance, and where we leverage our collective power to create greater impact.
- Enabling employees to be their best in an office, a clinic or at home by offering robust resources and programs designed to improve holistic well-being through a unified enterprise approach.
- Developing and growing our talent through a human-centered approach by incorporating employee listening, leader development learning, and career growth and mobility.

We are a global team – including doctors, nurses, technologists, data scientists, care advocates, administrators, researchers and more – united in our collective power to make an impact and focused on caring, connecting and growing together. We know the extraordinary happens when we value, include and learn from diverse people and perspectives.

To help ensure our people flourish, in 2022 we advanced our approach to attracting, developing and retaining the world's best diverse talent to effectively support our strategic growth priorities. Our ability to expand value-based care models and build innovative health benefits relies on diverse clinical perspectives to help address health disparities in underserved populations. Supporting the well-being of our workforce builds a culture where people feel empowered to innovate, creating new health technology solutions to drive a modern, high-performing health system and a healthier environment.

100% rating in the Human Rights Campaign Foundation's 2022

Corporate Equality Index.

employees participating in Employee Resource Groups (an increase of 17,500 from 2021).

Recognition

Forbes' list of America's 500 Best Large Employers for 2022.

Named one of the best places to work for disability inclusion in 2022 by the Disability Equality Index® (three consecutive years).

2022 Military Friendly® Employers list (seventh in the U.S.) and a Top Ten 2022 Military Spouse Friendly® Employer.

2022 Business Group on Health Best Employers Award for Excellence in Health and Well-being (11 consecutive years).

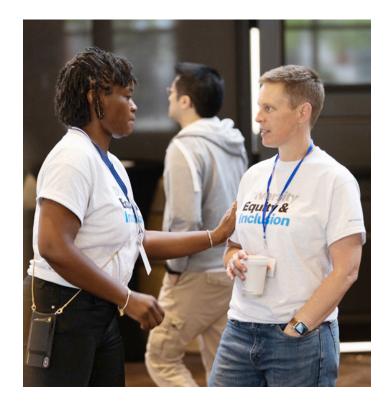
Advancing diversity, equity and inclusion

Creating an inclusive culture that celebrates our people, ideas and experiences.

Our team must reflect the diverse communities we serve, and our commitment to diversity, equity and inclusion (DEI) is inspired by and grounded in our company values. By hiring and retaining the best talent with diverse and innovative perspectives and creating a culture of belonging and inclusion, we can grow our business and better serve our customers' needs.

In 2022, we focused on three strategic objectives to advance DEI in our leadership, systems and culture:

- Increasing the diversity of our workforce, especially among the senior levels of our organization.
- Understanding the lived experiences of our employees, particularly where there are differences, so we can learn how to better support their work and experience.
- Equipping and educating leaders and employees with tools to create and contribute to a more inclusive environment.





"DEI is business critical. When we embrace a range of people and perspectives, our individual and collective contributions are magnified."

Joy Fitzgerald, Chief DEI Officer, UnitedHealth Group

Increasing the diversity of our workforce

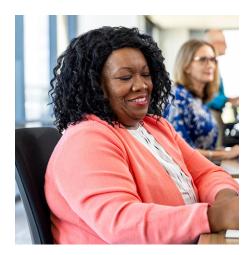
We approach diversity, equity and inclusion as a business priority. To date, we have achieved 40% representation for women in top management and are working to increase racial representation in leadership. Black/African American, Hispanic/Latino and Asian employees are key areas of focus in our future talent strategies as we work toward increasing racial representation.

We engaged in an independent third-party assessment of our workforce policies, practices, leadership and systems to help us better understand the experiences of women, Black, Asian and Latino employees within the organization, identify potential gaps, and provide recommendations to better serve these groups. While we have more to do, 2022 employment data show people of color constitute 45% of our workforce and 31% of our management positions.

The Global Diversity, Equity and Inclusion Office leads the enterprise DEI strategies, prioritizing diversity, understanding employee experiences, educating leaders, engaging employees and increasing psychological safety.

To increase diversity in our workforce, we established a dedicated DEI recruiting function to help ensure women, people of color and members of other underrepresented groups – including LGBTQ+ individuals, military members and veterans, and persons with disabilities – are represented in candidate talent pools, the selection process and interview panels. These and other cross-functional DEI efforts helped us achieve our highest recruiting numbers for diverse demographics, with 1,500 interested individuals joining UnitedHealth Group.

We also launched the Diversity, Equity and Inclusion Executive Sponsorship program, an effort to increase the diversity of our underrepresented groups by offering experiential learning opportunities and help them build relationships in the organization. Achieving a 96% retention rate in its first year, the program gives participants the opportunity to learn and shadow how executives make decisions and lead.







Maintaining pay equity

We are committed to and continue to prioritize <u>pay equity</u> 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 continue to work with independent, third-party experts to perform reviews of our compensation practices and evaluate pay equity in several respects, including by gender, ethnicity and race. The most recent review of our integrated workforce completed in 2022 – including our global operations – continues to indicate women earn \$1 for every \$1 men earn when performing similar work at similar levels. In addition, employees of color in the U.S. continue to earn \$1 for every \$1 white employees earn when performing similar work at similar levels.

To prevent pay inequities at hire, we do not ask candidates in the U.S. about salary history during the hiring process. This practice helps us remove any bias that can come from crafting initial compensation packages based on salary history.

Understanding employee experiences

We strive to understand the lived experiences of our employees to better support their work experience. Our DEI Employee Experience Research Initiative partners with a research think tank to provide a deeper understanding of employee experiences and insights as well as identify meaningful solutions to advance DEI through stakeholder interviews, focus groups, employee journaling, and quantitative and qualitative surveys.

In June 2022, we hosted our first-ever DEI Innovation Lab, an enterprise-wide, design-thinking experience seeking to better understand the experiences of our employees. More than 100 employees participated in this opportunity to provide insights and create solutions. The event resulted in ideas for increasing leadership accountability, improving psychological safety in the workplace, making talent management work for everyone, and adding enhancements to help our employees feel valued, seen and rewarded.

Our Inclusion Index – embedded into our employee surveys – helps us better measure and understand employee sentiment related to fairness, affirmation, safety, identity and connection. We leverage insights to improve recruiting, talent development and employee retention. Additionally, our DEI Employee Research helps us better understand opportunities to improve, learn and grow.

We are transforming and empowering our Employee Resource Groups (ERGs). We relaunched our ERGs to play a more vital role in talent strategy, provide insights into diverse communities and collaborate on solutions to challenging business problems. We also saw membership of our ERGs grow 81% over 2021, with record attendance at events. We continue to see growing engagement in ERGs in 2023.

We are advancing and empowering our leaders. In 2022, we launched eight enterprise-wide Leader Advisory Councils (LACs), connecting more than 200 diverse leaders across the enterprise. This included leaders from the Women, African American, Hispanic/Latino, Asian, LGBTQ+, Disability Inclusion, and Military, Veteran & Spouses workforce segments. We will launch a Global LAC in 2023. The LACs support talent engagement, provide mentorship, and create enterprise collaboration and community.

39K

employees participating in Employee Resource Groups in 2022 (an increase of 17,500 from 2021).

Building an inclusive and innovative environment

Our comprehensive Diversity, Equity and Inclusion Learning Strategy elevates DEI as a core tenet and capability to advance a culture of inclusion and belonging where everyone can be themselves and do their best work. We provide education for our leaders and our workforce on how to create and contribute to an even more inclusive environment. From immersive digital and community learning experiences to podcasts, webinars and a monthly DEI newsletter, these learning opportunities are designed to build inclusive leadership behaviors, develop personal awareness, examine bias, promote allyship, and grow resilience and resourcefulness. We promote education, ongoing dialogue, connection and awareness to mitigate the effects of bias.

7.8K+

employees participated in live learning sessions on core values, leadership, well-being, and diversity, equity and inclusion.

We launched a program to targeted employee groups to deliver expert-curated DEI learning paths, as well as the option to create a customized learning program offering DEI foundational knowledge.

Partnering to support diversity

In 2022, we expanded our DEI strategy to include more than 25 national partners. This broad range of partners helps support the development and mentorship of diverse talent pipelines and connects new sources of talent to career opportunities in our workforce.

We support and cultivate future talent success through our partnerships:

- Atlanta University Center Consortium (AUCC) Data Science gives graduate and undergraduate students attending historically Black colleges opportunities to achieve their career goals.
- Disability Blender Consulting Services helps people at all experience levels find a career in which they can thrive.
- Hispanic Serving Institution Collaborative (HSI) provides pathways for career success to underserved university students.
- Out For Undergrad helps LGBTQ+ undergraduates kick-start their career journey.
- Rewriting the Code supports women in tech, especially Black and Latina women.

We continue to strengthen and build our relationships with early career DEI organizations and minority-serving institutes to meet, engage and hire talented college students.

Other DEI partnerships

- Association of Latino Professionals For America (ALPFA)
- Black Enterprise Executive Leadership Council (ELC)
- HBCU Initiative Morehouse School of Medicine
- INROADS
- National Black MBA Association (NBMBAA)
- National Association of Asian American Professionals (NAAAP)
- National Black Nurses Association (NBNA)
- National Association of Hispanic Nurses (NAHN)

We recruit transitioning service members, veterans and military spouses through programs such as the UnitedHealth Group Military Fellowship Program (MFP), which provides career skills, training and workforce reintegration in partnership with the Department of Defense SkillBridge program. The MFP has resulted in a 68% conversion rate from fellow to full-time employee and an 86% retention rate. About half of the full-time employee conversions are from underrepresented populations. This program has helped cultivate a sense of community and belonging, which supports our enterprise DEI strategy.

Through this program and enterprise leadership engagement, UnitedHealth Group has been recognized for three consecutive years as a Top 10 Military Friendly Employer and made the Forbes list of America's Best Employers for Veterans for the first time.

Creating a sense of belonging

Dr. Poole's story

As chair of the African American ERG, Dr. Kenneth Poole is championing the voices of African American employees to promote a culture of inclusion and belonging and help UnitedHealth Group achieve its mission. As UnitedHealth Group's chief medical officer for clinician and provider experience, he is focused on fostering clinician connectedness – which provides him with a unique perspective around building community, culture and professional fulfillment.

"When people are in any type of minority group within a large organization, finding a place of belonging is difficult, but it's something that is needed for people to be comfortable enough to do their best work. In that sense, ERGs are an essential function of the business. They give a group of people — who have traditionally been on the outside of corporate spaces — a sense of inclusion and an opportunity to build cross-enterprise connections.

"If you look at representation, outcomes and disparities, everything is interrelated. For a health care organization like ours, we need to reflect our communities. Leading an ERG is my opportunity to share the lessons and expertise I've gained to positively impact professional and leadership growth for the African American population within our company. That's where I'm really hoping to move the needle — in creating opportunities and spaces for ongoing development — so we can continue to effectively meet the needs of the people we serve."



"ERGs are an important resource for our company as a whole, and we are better for their existence."

Employee health and well-being⁷

Investing in our employees by creating a culture where they are energized and empowered to reach their full potential.

An integrated approach to well-being

Healthier lives and a better health system start with our own employees. We aim to make healthy living easier by helping to ensure employees have the information and resources they need to take control of their total well-being both at work and at home.

Enhancing financial security

In the past year, we have significantly invested in compensation and benefit programs to reward and recognize employees.

- As part of our continued efforts to enhance our health benefit offerings, we increased the amount of incentive dollars
 available to employees enrolled in eligible medical plans in 2022 and have made several program enhancements in both
 2022 and 2023 to make it easier to earn those dollars. Also, despite increasing health care costs, we did not increase
 premiums for UnitedHealth Group medical, dental and vision plans offered to employees in 2023.
- We eliminated out-of-pocket costs for several preferred prescription drugs including insulin and others used to treat emergencies such as severe allergic reactions, hypoglycemia, opioid overdoses and acute asthma attacks for U.S. employees enrolled in many of our medical plans.
- We made it possible for employees to meet with financial coaches as often as needed to tackle everyday financial challenges or to discuss investments and retirement planning.



7. The employee benefits described are available to certain U.S.-based employees depending on their legal employer, business unit, geographic location and job classification, among other factors.

Supporting healthy families

In 2022, we began offering a new maternity and infant care program providing personalized care and support for pregnancy, postpartum and return-to-work needs. It also includes 24/7 access to a dedicated care advocate and more than 30 types of specialists.

Our expanded mental health support for families with children ages 1-17 provides a whole-person, whole-family approach to mental health and includes access to a specialized benefit, offering a combination of coaching, therapy and medication. Practitioners work in multidisciplinary teams, using a virtual-first approach, to address the unique needs of each child/teen and family.

We offer adoption assistance, including reimbursement of up to \$10,000 for full-time employees and \$5,000 for part-time employees for eligible expenses for each adopted child.

Our expanded paid parental leave provides both primary and non-primary caregivers up to six consecutive weeks of paid leave upon the birth of a child or the placement of a child for adoption or foster care. This benefit can be used flexibly to support a continuous full-time leave, supplement a short-term disability claim, allow a reduced work schedule, and/or extend a leave beyond Family and Medical Leave Act (FMLA) requirements.

Paid caregiver leave offers two weeks of paid time off to care for a child, parent, spouse or domestic partner who has a serious mental or physical health condition.

We offer part-time working options for UnitedHealth Group employees, including when returning from leave.

We provide support for nursing mothers, including access to private lactation spaces while on-site, time off during the day to pump, and no-cost access to Milk Stork, a service provided for mothers traveling on company business.

Family support benefits include Back-Up Care, which helps employees confidently balance work and family responsibilities via high-quality center and home-based child care or adult/elder care (subsidized by UnitedHealth Group) to use when regular care arrangements fall through or are unavailable while employees work.

On-site employee clinic services offer convenient health and wellness care at many locations. Many employees and their families also have access to virtual same-day urgent and primary care through our medical benefits.

1.3K

employees enrolled in our maternity and infant care program in the first four months after launch.

78%

of those enrolled in the program received care during their pregnancy.

Personalized care for what matters most

Dominique's story

During her second pregnancy, Dominique Donaldson, LVN, a service coordinator with UnitedHealthcare, was anxious about adding a second child. Her first child was 19 months old, and she wondered how a new baby would impact the family's dynamics and her mental health. She turned to a maternity and infant care program available to UnitedHealth Group employees enrolled in eligible medical plans.

"Being able to speak to mental health providers has been very helpful in preparing my mind for what is about to happen and how to communicate those feelings. I also utilized maternity and infant care resources to speak with an OB-GYN, a birth-planning specialist and a doula, both as an individual and also as a couple with my husband.

"The mobile app has equipped me with the tools and information needed to speak with my provider about my concerns. I feel empowered and confident when discussing my concerns and options available for our care.

"The fact that I can access providers — typically the same day — face to face and ask questions that are important to me has been such a blessing. I am so grateful to have this available for myself and my family."



"The providers have been amazing, patient and understanding. I wish this program had been available during my first pregnancy."

Focusing on employee balance and resilience

Our way of working includes three models – hybrid, telecommute and on-site – to promote a collaborative and inclusive culture while balancing the needs of the business with employee choice and the increased preference for flexible working arrangements.

We expanded our employee assistance program (EAP) to provide even more ways to access services – including up to 10 face-to-face counseling sessions and a new mobile app. Our EAP provides a wide range of support, including 24/7 access to a life coach and a variety of online resources. EAP services include parenting resources, work/life concierge, backup child and elder care, access to a money coach and free in-person counseling sessions. In the four months after increasing the number of free EAP visits, cases were 34% higher compared with the same time frame during the previous year.

Accessing care in convenient and flexible ways is important to our employees, so we added new programs like virtual primary care, virtual behavioral health coaching, at-home biometric screenings, virtual physical therapy, and a digital second medical opinion option to our medical plans.

Addressing burnout

We have a group of leaders from across the enterprise to combat the important issue of employee burnout. This work has increased discussions about the drivers of burnout as well as opportunities to mitigate burnout and its effects. Pilot programs include leader trainings, tool/platform enhancements and employee appreciation opportunities. While we are early in the journey, we are seeing improvements. In 2022, 78% of employees globally reported they are not experiencing symptoms of burnout — a 5.6 percentage point increase year over year.

We also launched the Clinical Burnout Insights (CBI) portal, an AI-based platform that provides medical directors and people partners with consistent data and benchmarking on clinician well-being. The CBI portal has led to more robust conversations about well-being and early identification of our provider employees experiencing burnout.

We offer additional clinician support through programs created by the Center for Clinician Advancement, with the goal of promoting a healthy and happy work environment.

13K

clinicians engaged with programs aimed to promote a healthy and happy work environment, up 50% over 2021.



Rewarding healthy actions

Our Rewards for Health program offers personalized recommendations based on an employee's unique health indicators, allowing our employees and their families to earn incentives designed to improve their health and well-being.

In 2022, we increased the amount employees can earn and introduced new ways to earn rewards, making it easier for employees to get the full incentive, resulting in a 147% increase in the average dollars earned compared to 2021. Rewards can be used to offset medical premiums, or deposited into either a health savings account or a Rewards Account to be used for health and well-being purchases. Some employees can earn enough rewards to cover their entire premiums for the year.

Over the past year, 86% of employees agreed UnitedHealth Group cares about their health and well-being. We aim to provide an environment where employees are empowered to be their best, and we continue to see ongoing engagement with the Rewards for Health program resources we provide.



121K

completed at least one recommended rewardable activity.

▲ 26% from 2021.



of Medical Weight Loss participants achieved 5%+ weight loss after 12 months, consistent with 2021 results.



participated in a biometric screening.

Developing and growing our talent

Achieving our mission and business objectives starts with innovative strategies to support career growth.

From the time someone joins our company, they are exposed to various development opportunities. Purposeful development planning, including experiential learning, formal training and talent mobility, provide a solid foundation that supports continual career growth. Additionally, people leaders have robust learning and development opportunities so they can support their team members and drive our strategic growth priorities.

253K

employees responded to each Employee Experience survey.

Evolving how we listen

We are listening to employees more effectively and accurately, using behavioral data – such as turnover, retention and productivity insights – as well as emotional data to better address employee needs and actions. Inclusion and psychological safety scores heavily influence our Employee Experience (EXI) survey results, and we work with leadership to assess pain points and areas for improvement and opportunity. We do this by sharing employee results with designated managers along with a toolkit to help them interpret data, share insights with employees, and create action plans for addressing survey findings on topics like burnout, employee enablement and inclusion.

In 2022, we conducted two EXI surveys to address employee needs and work satisfaction, with a 76% participation rate on average. The strongest and most positive survey responses revolved around inclusion and manager effectiveness across UnitedHealth Group.

We are constantly looking for ways to innovate and improve the way we listen. In 2022, we launched targeted surveys and focus groups, and conducted analysis and precision listening to address employee feedback, improve people's experiences and simplify the way we work. Through our EXI surveys, we can improve employee engagement and experience using real-time feedback and action plans. In our recent EXI surveys, employees reported they are treated fairly at work, leaders care about their well-being, and their ideas and suggestions matter. These strengths align with our work toward enhancing diversity, equity and inclusion across the organization and contributed to the improvement of our score.

75%

positive employee experience score, up from 72% in 2021.

Developing leaders

Managers and leaders are a critical part of our workforce and are key to driving strategic alignment and building a culture in which employees can thrive. In 2022, we focused on developing programs to equip our people leaders with tools, resources and an aligned vision for more meaningful and productive conversations — which in turn help their team members engage, perform at a high level and advance their own development.

- More than 4,500 leaders participated in a dedicated program focused on preparing and developing diverse talent for future leadership roles, marking an 86% increase in participation compared to 2021.
- Nearly 1,300 new leaders participated in a program created to help newly promoted, hired or integrated people leaders enhance their leadership skills by connecting with other leaders.
- Over 4,000 people were selected for a virtual learning program that challenges our high-potential leaders to immerse themselves in self-directed learning, on-the-job application, enterprise networking and more – a 110% participation increase compared to 2021.
- To enhance leadership development, we dedicated over 83,000 hours of development programming to nearly 20,000 leaders to improve our leadership culture. Over 12,000 leaders graduated from a development program in 2022.
- Our 18-month leadership development experience, designed to prepare a diverse mix of leaders to drive transformative changes in health care, had a total of 50 participants this year – 80% were women and 60% were people of color.
- To provide development opportunities and increase the diversity of underrepresented groups in leadership, we launched the Diversity, Equity and Inclusion Executive Sponsorship program, where participants are exposed to rich networking opportunities, have greater employee visibility and can shadow executive leadership.



Employee growth and talent mobility

Our talent management initiatives support a workplace where employees have a clear understanding of their strengths and capabilities to guide their career journeys. We continued to enhance technology platforms to organize talent data, working across teams and stimulating mobility across the enterprise.

In 2022, we increased employee career mobility through development planning, talent reviews, more frequent discussions to identify high-potential talent, and succession planning to facilitate movement and development experiences for our people across the company.

Our talent management programs continue to expand to broader employee populations to promote a culture invested in and accountable for building a diverse workforce by helping to ensure diverse talent is identified and included in all succession plans. Our approach helped 37,000 employees achieve a promotion in 2022.

- We expanded our tuition reimbursement policy to allow eligible U.S. employees to take classes related to any role across UnitedHealth Group, not just their current one, and receive reimbursement beginning Jan. 1, 2023.
- A total of 2,280 clinicians participated in our mentorship program, which aims to improve retention and engagement, enhance mentor and manager support of career goals, and identify available career paths for clinicians.
- We offer a series of learning opportunities covering topics such as networking, interviewing and resume writing to assist internal employees in their career development. We answer questions, help employees navigate available resources and offer suggestions to help employees succeed in their next career move.
- We offer internal career coaching resources to help employees reach their goals with the help of an internal confidential
 thinking partner. The coaches encourage employees to reflect upon and discover their own goals, barriers, opportunities
 and insights.
- In October 2022, we established a learning and development program with its first cohort of high-performing front-line employees from diverse backgrounds. The program team interviewed 122 applicants and 60 were offered placement in the cohort. Sixty percent of the cohort are people of color, 90% are women, and the population spans across 19 states.

