Helping people live healthier lives and helping make the health system work better for everyone.
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Our Mission

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

- 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 physician/patient relationship and empower people with the information, guidance and tools they need to make personal health choices and decisions.

Our Culture

The people of this company are aligned around basic values that inspire our behavior as individuals and as an organization:

Integrity. We are dedicated to the highest levels of personal and institutional integrity. We make honest commitments and work to consistently honor those commitments. We do not compromise ethics. We strive to deliver on our promises and we have the courage to acknowledge mistakes and do whatever is needed to address them.

Compassion. We try to walk in the shoes of the people we serve and the people we work with across the health care community. Our job is to listen with empathy and then respond appropriately and quickly with service and advocacy for each individual, each group or community and for society as a whole. We celebrate our role in serving people and society in an area so vitally human as their health.

Relationships. We build trust through cultivating relationships and working in productive collaboration with government, employers, physicians, nurses and other health care professionals, hospitals and the individual consumers of health care. Trust is earned and preserved through truthfulness, integrity, active engagement and collaboration with our colleagues and clients. We encourage the variety of thoughts and perspectives that reflect the diversity of our markets, customers and workforce.

Innovation. We pursue a course of continuous, positive and practical innovation, using our deep experience in health care to be thoughtful advocates of change and to use the insights we gain to invent a better future that will make the health care environment work and serve everyone more fairly, productively and consistently.

Performance. We are committed to deliver and demonstrate excellence in everything we do. We will be accountable and responsible for consistently delivering high-quality and superior results that make a difference in the lives of the people we touch. We continue to challenge ourselves to strive for even better outcomes in all key performance areas.
UnitedHealthcare and Optum are empowering individuals, expanding consumer choice and strengthening patient-provider relationships. We offer exceptional service, broad capabilities and enduring value in creating a modern health care system.
Corporate Profile

The people of UnitedHealth Group, Optum and UnitedHealthcare are engaged in the important work of making quality health care more affordable, simpler and easier for people to access, while putting information into the hands of individual consumers and their physicians, so they can make better decisions about healthy behavior and evidence-based care.

UnitedHealth Group is a diversified health care company headquartered in the United States, serving the markets for health benefits through UnitedHealthcare and the growing markets for health services through Optum. These two platforms share and build upon three core competencies: organization of clinical care resources, actionable health care data and information, and advanced enabling technology. Our business model is highly adaptable, allowing us to quickly and effectively address emerging needs in a changing health care landscape.

UnitedHealthcare serves the health benefits needs of individual consumers and employers of all sizes; individuals age 50 and older through Medicare and other benefit products that fit their unique needs; the public health marketplace, offering states innovative Medicaid solutions; U.S. military service members, retirees and their families; and is expanding in international health care markets.

Optum is focused on population health management, care delivery and improving the clinical and operating elements of the system. Optum is a leader in population health management, serving the physical, mental and financial needs of individuals and organizations. It is one of the largest health information, technology, services and consulting companies in the world, as well as a leading provider of pharmacy care services.

With a total workforce of more than 225,000 people worldwide, UnitedHealth Group serves people residing in all 50 states in the United States and more than 125 other countries. We remain dedicated to delivering “more for less”... more and better health care at lower cost to consumers on behalf of employers and governments – while we modernize and help build an ever more effective, simpler and consistently high quality health care system. We take seriously our responsibility to serve others and to bring forward meaningful and sustaining change.
Recent Innovations

2015

UnitedHealthcare launches **Solutions for Caregivers**, a program for people working for large employers that provides in-person, telephonic and online resources to help caregivers save money and more effectively provide assistance for aging or disabled family members.

UnitedHealthcare advances **new approaches to cancer treatment** by launching a first-of-its-kind fast-track chemotherapy approval program, and expanding its episode cancer care payment model that rewards physicians for focusing on quality patient care.

UnitedHealth Group’s **Real Appeal** launches a personalized, interactive, online weight-loss program with numerous tools and resources to help participants succeed, including a weekly Internet TV show and live coaching sessions.

UnitedHealthcare expands consumer access to **virtual health care** by providing benefit coverage and leveraging telehealth technology for self-funded employer customers. This affordable health care option provides customers with secure, online access to a physician via mobile phone, tablet or computer 24 hours a day.

UnitedHealthcare’s **Health4Me®** mobile app enables UnitedHealthcare plan participants to **pay their medical bills with their smartphones**. The company is the only national health plan to offer participants payment capabilities integrated with claims and benefits information.

2014

UnitedHealthcare offers **Baby Blocks®** to expectant moms and new parents enrolled in its employer-sponsored plans. The mobile, interactive incentive program helps pregnant women and new parents with prenatal and well-baby care.
AARP and UnitedHealthcare launch “The Longevity Network” to promote innovations in health care that will improve the quality of people’s lives as they age.

Optum launches **Optum One**, an integrated analytics platform that helps care providers engage patients, coordinate care and improve outcomes. Care providers can analyze and take direct action on insights gained from data Optum One extracts from personal medical records and enriches with an overlay of claims information.

UnitedHealthcare enables all consumers to comparison shop for medical services using a “guest” version of myHealthcare Cost Estimator™, a mobile medical price transparency service available through its free Health4Me app.

### 2013

UnitedHealthcare introduces **myClaims Manager**, a new service that integrates payment capabilities with claims and benefits information, enabling plan participants to manage their health care claims and related expenses and pay their medical bills online.

Dignity Health and Optum launch **Optum360**, a new venture to simplify patient billing and increase cost transparency for patients, and modernize administration for hospitals, care providers and payers. Optum360 combines Optum’s leading technology and analytics with Dignity Health’s proven infrastructure to deliver progressive revenue management and medical record documentation services to large hospitals and health systems.

### 2012

UnitedHealthcare launches **myHealthcare Cost Estimator**, an online health resource that delivers a comprehensive view of how a treatment cost differs from doctor to doctor, and personalized cost estimates of treatment options, comparable with real fees and coverage levels a person might encounter during treatment. The tool provides cost estimates for more than 400 geographic areas, covering 116 diseases, 90 different types of surgeries and procedures, and 500 individual services, lab tests and radiology tests.

UnitedHealthcare introduces a new mobile app, **Health4Me**, that brings important health information to people on the go. Features include easy access to registered nurses and personal health benefits information, and the ability to locate nearby physicians and hospitals.
## Financial Information

### Consolidated Financial Results

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues</td>
<td>$ 157,107</td>
<td>$130,474</td>
</tr>
<tr>
<td>Net Earnings*</td>
<td>$ 5,813</td>
<td>$ 5,619</td>
</tr>
<tr>
<td>GAAP Earnings Per Share (Diluted)*</td>
<td>$ 6.01</td>
<td>$ 5.70</td>
</tr>
<tr>
<td>Adjusted Earnings Per Share (Diluted)*(^1)</td>
<td>$ 6.45</td>
<td>$ 6.04</td>
</tr>
<tr>
<td>Operating Margin(^2)</td>
<td>7.0%</td>
<td>7.9%</td>
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<tr>
<td>Net Margin(^3)</td>
<td>3.7%</td>
<td>4.3%</td>
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</tbody>
</table>

*Amounts attributable to UnitedHealth Group common shareholders.
\(^1\) GAAP net earnings per share plus intangible amortization expense, net of tax effects, of $0.44 and $0.34 in 2015 and 2014, respectively.
\(^2\) Earnings from operations divided by total revenues.
\(^3\) Net earnings attributable to UnitedHealth Group common shareholders divided by total revenues.

### Consolidated Financial Condition

<table>
<thead>
<tr>
<th></th>
<th>As of December 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$111,383</td>
</tr>
<tr>
<td>Equity</td>
<td>$ 33,725</td>
</tr>
<tr>
<td>Market Capitalization</td>
<td>$112,111</td>
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*Based on December 31, 2015, closing market price*

**Stock Listing** UnitedHealth Group’s common stock is traded on the New York Stock Exchange under the symbol UNH.

**Debt Ratings** As of December 2015, UnitedHealth Group’s senior debt was rated “A3” with a negative outlook by Moody’s, “A+” with a negative outlook by Standard & Poor’s, “A-” with a negative outlook by Fitch and “bbb+” with a stable outlook by A.M. Best. Our commercial paper was rated “P-2” by Moody’s, “A-1” by Standard & Poor’s, “F1” by Fitch and “AMB-2” by A.M. Best.
Operating Results by Segment

(in millions)

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>$ 131,343</td>
<td>$ 119,798</td>
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<tr>
<td>Optum</td>
<td>67,604</td>
<td>47,746</td>
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<tr>
<td>Eliminations</td>
<td>(41,840)</td>
<td>(37,070)</td>
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<tr>
<td><strong>Total Consolidated</strong></td>
<td>$ 57,107</td>
<td>$ 130,474</td>
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<tr>
<td><strong>Earnings from Operations</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>$ 6,754</td>
<td>$ 6,992</td>
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<tr>
<td>Optum</td>
<td>4,267</td>
<td>3,282</td>
</tr>
<tr>
<td><strong>Total Consolidated</strong></td>
<td>$ 11,021</td>
<td>$ 10,274</td>
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<tr>
<td><strong>Revenues</strong></td>
<td></td>
<td></td>
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<tr>
<td>UnitedHealthcare Employer &amp; Individual</td>
<td>$ 47,194</td>
<td>$ 43,017</td>
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<tr>
<td>UnitedHealthcare Medicare &amp; Retirement</td>
<td>49,735</td>
<td>46,258</td>
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<tr>
<td>UnitedHealthcare Community &amp; State</td>
<td>28,911</td>
<td>23,586</td>
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<tr>
<td>UnitedHealthcare Global</td>
<td>5,503</td>
<td>6,937</td>
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<tr>
<td>OptumHealth</td>
<td>13,927</td>
<td>11,032</td>
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<tr>
<td>OptumInsight</td>
<td>6,196</td>
<td>5,227</td>
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<tr>
<td>OptumRx</td>
<td>48,272</td>
<td>31,976</td>
</tr>
<tr>
<td>Optum Eliminations</td>
<td>(791)</td>
<td>(489)</td>
</tr>
</tbody>
</table>

1 Earnings from operations for Optum for the year ended December 31, 2015 and 2014 included $1,240 and $1,090 for OptumHealth; $1,278 and $1,002 for OptumInsight; and $1,749 and $1,190 for OptumRx, respectively.
We strive to deliver consistent performance, solid fundamental execution and an innovative approach to health care. We are privileged to be recognized with awards for our work.
Recent Awards & Recognition

- UnitedHealth Group was the top ranking company in the insurance and managed care sector on *Fortune*’s 2015 “World’s Most Admired Companies” list. This is the fifth straight year UnitedHealth Group ranked No. 1 overall in its sector and the sixth year in a row the company has been rated No. 1 in its sector for innovation.

- UnitedHealth Group is a member of the Dow Jones Industrial Average, a blue chip group of 30 companies deemed industry leaders.


- *Fortune* magazine ranked UnitedHealth Group No. 35 on its 2015 Global 500, a list of the world’s largest corporations based on 2014 revenues.

- UnitedHealth Group has been listed in the Dow Jones Sustainability World Index and Dow Jones North America Index annually since 1999.

- UnitedHealth Group earned a top rating of 100 percent on the 2015 Corporate Equality Index from the Human Rights Campaign.

- UnitedHealth Group was recognized as one of America’s 50 most community-minded companies for 2014 in the Civic 50, and ranked first in the health care industry for the second consecutive year.

- In the 2015 Newsweek Green Rankings, created in partnership with Corporate Knights Capital and HIP Investor, UnitedHealth Group ranked 11th out of the largest 500 U.S. companies and 17th out of the largest 500 global companies in corporate sustainability and environmental impact.

- UnitedHealth Group was named a 2016 Top 100 Military Friendly Employer and a 2016 Top 50 Military Spouse Friendly Employer by Victory Media, the publisher of G.I. Jobs and Military Spouse magazines.

- Brazil-based Amil received a Best Marketing Sustainability award in 2015 for “Say No to Childhood Obesity,” its initiative to encourage physical activity and educate adults and children on dietary practices.

- UnitedHealthcare’s Baby Blocks mobile, interactive incentive program for expectant moms, new parents and their babies enrolled in UnitedHealthcare plans received the following recognition: Business Intelligence Group 2015 BIG Innovation Award; 2015 American Business Awards (Stevie Awards); 2015 Connecticut Quality Improvement Award; Minneapolis/St. Paul Business Journal 2015 Eureka! Award.

- UnitedHealthcare’s Advocate4Me customer service model received a Stevie award in the Sales & Customer Service category at the 2015 American Business Awards.

- Optum360, a leading provider of health care revenue management services, earned the No. 1 spot in the 2015 Black Book Rankings for revenue cycle and coding software and services.

- Catamaran, which formally combined with OptumRx in July 2015, was named to the World’s Most Innovative Companies 2015 list by *Forbes* magazine.

- The Optum One intelligent health platform received the 2014 North American Frost & Sullivan Award for Product Leadership.
At UnitedHealth Group there is an important synergy between our business interests and our commitment to social responsibility through employee involvement, investing in local communities, providing funding for United Health Foundation grants and programs, responsible environmental practices, and more.
The people of UnitedHealth Group, Optum and UnitedHealthcare, working together as a team and collaboratively with a broad range of partners across the nation and around the world, help make the world a healthier place, make health care better, strengthen communities and make a difference in the lives of millions of people.

Helping people live healthier lives and helping make the health system work better for everyone is our mission. It’s what we do as a business and is the goal we are committed to as an enterprise and as individuals. We invest time, energy and thought to strategically address the most pressing health and social challenges facing the communities where we live and work, through our business operations and our social responsibility initiatives. We work toward our mission and respond to the needs of our communities through giving, volunteering and business innovations.

Following is an overview of our collective efforts to improve our communities and the lives of our neighbors.

**Giving**

UnitedHealth Group conducts an annual companywide giving campaign that solicits employee donations to community charities of their choice.

- In 2015, employee contributions combined with the match from United Health Foundation totaled $24 million, up 17 percent over 2014.

Giving campaign partners and their member charities receiving matching contributions include:

- AARP Foundation
- American Heart Association
- America’s Charities
- Community Health Charities
- EarthShare
- Global Impact
- Make-A-Wish
- United Way
- UnitedHealthcare Children’s Foundation

**Volunteering**

Involves, our volunteer program, is primarily about engaging in hands-on, face-to-face activities in the communities where we live and work. UnitedHealth Group has logged nearly 2.2 million volunteer hours since tracking began in 2007.
Employees participate in a myriad of community programs and events, including:

- Walk-a-thons for the Alzheimer’s Association, the American Cancer Society and the American Heart Association.
- The microvolunteering network, which gives employees the opportunity to complete projects online in as little as 15 minutes for nonprofits worldwide.
- Partnerships with nonprofit organizations such as Project Sunshine, whose mission is to create and deliver volunteer programs and events that spread sunshine, restoring a sense of normalcy to children and families facing medical challenges; and Do Good. Live Well., a UnitedHealthcare initiative that addresses hunger and obesity.

**Business Innovations**

Our business innovations are helping empower individuals and their families, strengthening communities and changing health care and the health care experience to make it simpler and more effective, accessible and affordable. Examples include:

- **JOIN for ME**™. This program engages kids who struggle with extra weight, along with their parents, in a series of group sessions to achieve healthier weights through healthier family food choices, increased activity and lifestyle improvement tracking.
- **Expect With Me**. Expect With Me was launched by Yale University, Vanderbilt University and United Health Foundation to improve the health and well-being of expectant moms and their babies during pregnancy, birth and infancy. Prenatal care is delivered in a group setting, providing valuable education, social and emotional support.
- **United Health Foundation Training Institute at Washburn Center for Children**. Through the Training Institute, Washburn Center for Children will create an innovative, replicable national children’s mental health training program to help children grow, thrive and achieve success at home, in school and life.

**Our Foundations**

**United Health Foundation** is a not-for-profit, private foundation dedicated to improving the quality and cost-effectiveness of medical care, providing health care services for those in challenging circumstances, and enhancing community well-being.

The **UnitedHealthcare Children’s Foundation** is a nonprofit 501(c)(3) charity that provides medical grants to help pay for medical treatments, services or equipment not covered, or not fully covered, by a family’s commercial insurance plan.
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Online
You can find more information about UnitedHealth Group and its businesses by visiting our websites:

www.unitedhealthgroup.com
www.unitedhealthcare.com
www.optum.com