



UnitedHealthcare is a leader in health benefits, driving affordable coverage, simplifying the health care experience, improving consumer health and advancing health equity, and delivering access to high-quality care. We bring together technology, data and clinical information to serve people from their earliest years through their working lives and into retirement.

Through the broad capabilities of the organization and passion of our 130,000 dedicated team members we are helping connect the pieces of the health care system, driving positive change for the people we serve.

We Believe Everyone Deserves Affordable Health Care

We are helping people find the best paths of care at the right place and time, while also taking cost out of the system through modernized clinical programs. Innovative product designs, like our virtual primary care offerings, expanded care provider network capabilities such as our Medicare Advantage ACOs, and network configurations like the Harmony plan in California can improve health outcomes as well as the patient and provider experience.

Our value-based care initiatives are helping people access high-quality, evidence-based care that improves outcomes and lowers medical costs by keeping people healthier. Consumer-centered plan designs help people make better informed decisions about how to achieve their best health. Investments in digital tools and virtual care plans are improving how people access and receive care while bringing greater transparency and reducing costs.

We Believe Health Care Coverage Should Be Simple to Use

Health care can be complicated, but we are working diligently to make coverage easier to use, meeting individuals' needs on their terms. Working with care providers, we can make it simpler for them to work with us and care for the health of our members.

Our consumer-centric, digital approach provides customized and personalized experiences for individuals and providers. Site of service innovations such as home-based care are expanding where and how people access care. Advocacy and navigation programs are helping patients at every step in their care journey. Working with care providers, we can make it simpler for them to work with us and care for the health of our members.

We Are Helping Modernize Care Delivery

Through the power of our technology, data and analytics capabilities, we can fully leverage our national network of 1.5 million provider relationships to enable the delivery of better health outcomes that lower the overall cost of care. And we are expanding our reach beyond health care, investing in areas that influence the health of our members outside the doctor's office, such as affordable housing and food insecurity.

We do this by working with Optum to expand provider relationships that reward value — both affordability and quality. We develop new capabilities to support people with complex health needs, like those eligible for Medicare and Medicaid in Dual Special Needs Plans (DSNPs).

Our industry-leading technology, data and analytics powered by Optum and supported by Optum's national care delivery capabilities, combined with the scale, scope, depth and strength of our provider relationships, enable us to connect the pieces of the health care system so that it truly works better for everyone we serve.

Our Vision of Simpler, More Affordable and Higher-Quality Care Results in Growth

We are innovating to deliver unique value propositions to our customers and consumers which, in turn, are driving strong organic growth across the diverse markets we serve. While the competitive environment differs across our domestic commercial, Medicare, Medicaid and global businesses, as well as geographically, we are constantly adapting to meet our customers' needs.

UnitedHealthcare is well positioned for continued growth in each of the segments we serve. As we look to the future, the value of diverse offerings is in our ability to meet people wherever they may be on their health care journeys. Regardless of whether a person gets their coverage through their employer, through a government program, or purchases it on their own, we can provide them with solutions to help them live healthier lives.