



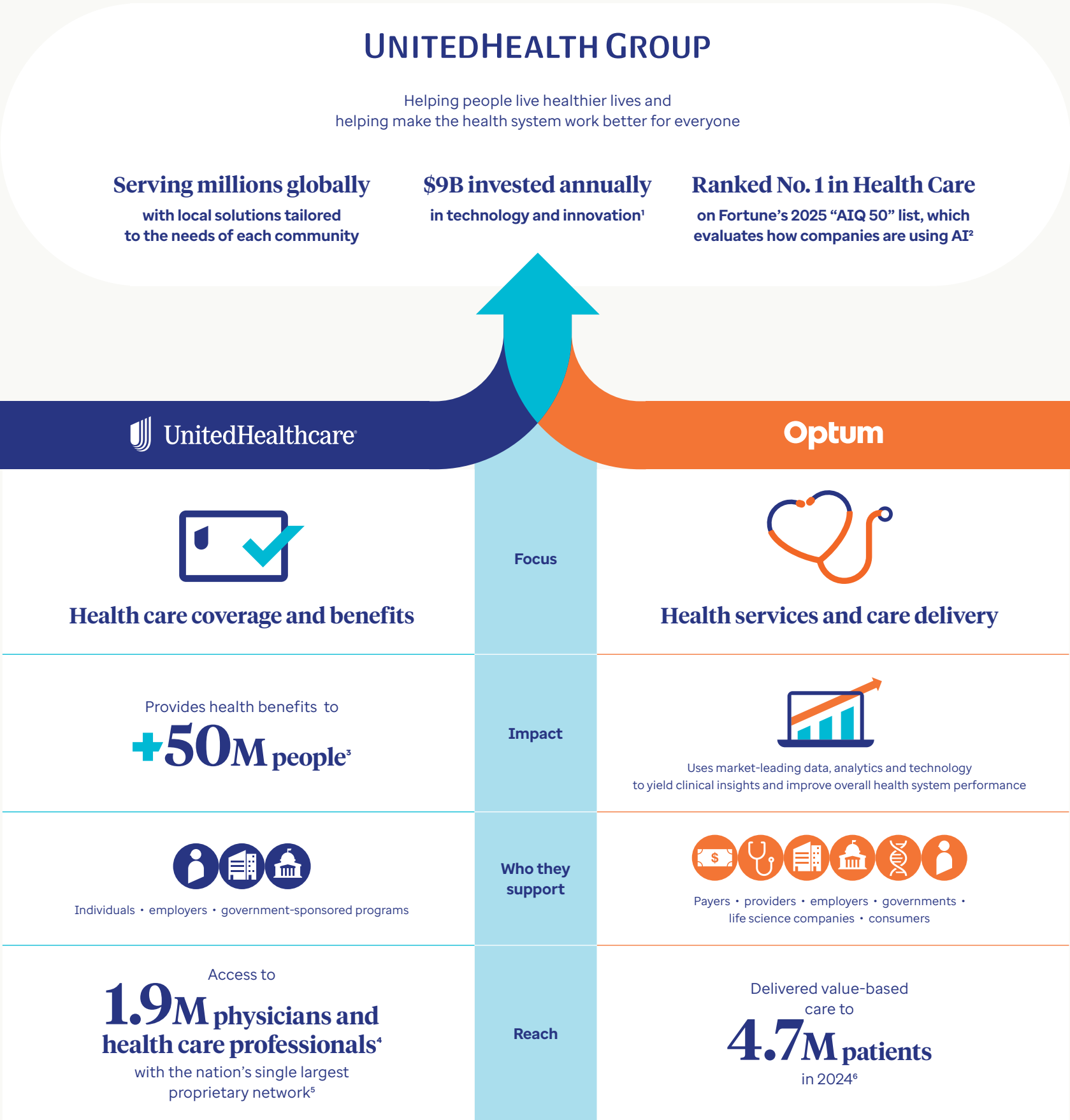
Transforming health care through connected solutions

Health care is evolving – and employers need solutions that evolve with it. UnitedHealthcare offers access to the full strength of UnitedHealth Group, where capabilities across UnitedHealthcare and Optum come together to address health care’s biggest challenges.

This enterprise-enabled model delivers strategic, data-driven support that’s built to flex with your goals, simplify administration and help improve outcomes. It’s a smarter, more personalized way to support your workforce and drive value across your organization.

Learn about the value of working with UnitedHealthcare >

United
Healthcare®



Collaboration in action

When UnitedHealthcare and Optum come together, both employers and their employees benefit from a more connected, strategic approach to health care.



Clinical and behavioral health solutions

Many of the clinical programs and behavioral health solutions purchased through UnitedHealthcare are powered by Optum services and care delivery teams



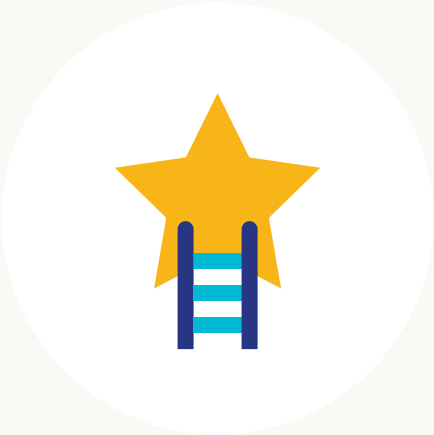
Pharmacy solutions

From home delivery to specialty pharmacy care, Optum Rx® helps UnitedHealthcare members get more from their benefits – especially when UnitedHealthcare medical and pharmacy are integrated together



Optum Real

Enables real-time exchange of patient visit, claim and payment data to help simplify claims processing and improve payer-provider collaboration

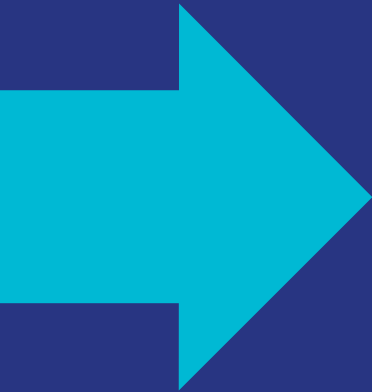


Optum Insight

Leverages advanced analytics and technology to streamline operations, improve payment accuracy and support real-time decision-making for payers and providers

“The depth and breadth of intelligence that exists between UnitedHealthcare and Optum is truly distinctive. Together, we offer insights and capabilities that set us apart in understanding and addressing the complexities of health care.”

Craig Kurtzweil
Chief Data & Analytics Officer
UnitedHealthcare Employer & Individual



Data-powered insights. Measurable impact.

With insights from hundreds of millions of health system interactions – including nearly 30M UnitedHealthcare commercial members³ – UnitedHealth Group is uniquely positioned to help uncover trends and opportunities to improve population health and optimize benefits strategies.

148M
people served
by UnitedHealth Group businesses⁷



UnitedHealthcare®

¹ Dollars invested by UnitedHealth Group as of Q3 2025.

² Fortune AIQ 50 ranking. Available: <https://fortune.com/ranking/aiq/>. Polling was conducted from Aug. 29 to Sept. 19, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

³ UnitedHealth Group Reports Third Quarter 2025 Results and Raises Full Year 2025 Earnings Outlook. Available: <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2025/unh-reports-third-quarter-2025-results-and-raises-full-year-2025-earnings-outlook.pdf>.

⁴ UnitedHealthcare internal analysis, Sept. 30, 2025.

⁵ UnitedHealth Network Access internal analysis, October 2024.

⁶ Investor Conference 2024. UnitedHealth Group, Dec. 2024. Available: <https://www.unitedhealthgroup.com/content/dam/UHG/PDF/investors/2024/ic24/Investor-Conference-2024-Book.pdf>.

⁷ Our businesses: Innovating, collaborating, discovering. Available: <https://www.unitedhealthgroup.com/uhg/businesses.html>.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.