Better information.
Better decisions.
Better health.
Better information.  
Better decisions.  
Better health.
Helping people live healthier lives

We use the power of information and innovative thinking to help employers, doctors and individuals make better health care decisions.
Better information

We provide insights with the goal of improved decision making and health results

- **Using** data from multiple sources to identify individuals needing the most help
- **Identifying** at-risk individuals earlier using pre-adjudicated claims data
- **Prioritizing** nurse outreach based on data
- **Connecting** with consumers in more relevant ways

Intervening before a medical event occurs can provide an opportunity to encourage better decisions
Better decisions

Our information sharing and support encourages better health decisions

- **Initiating** a dialogue to help individuals understand their health options
- **Providing** access to the care and support they need
- **Supporting** effective management of health conditions
- **Helping** individuals stay healthy and productive at work

Treatment Decision Support

15% of members choose less complex procedures; 22% choose designated specialists

Better treatment decisions may help improve outcomes and employee productivity on the job

Better health

Emphasizing evidence-based medicine standards helps to lower costs without sacrificing quality

- **Integrated data** helps to identify individuals at risk and alert their physicians
  - Allows us to engage individuals before a major health event occurs

- **Sharing insights** from our claims data with physicians and hospitals relating to practice patterns
  - Focusing on high cost procedures with significant practice variation
  - Sharing our experience with physician groups on cost effectiveness and quality

**UnitedHealth Premium** cardiologists had 25% lower average complication rates and 53% fewer repeated procedures.

**Local in-network access**

Better network access and lower costs on a local and national level

- Our broad national network consists of more than:
  - 654,000 physicians and health professionals
  - 5,127 hospitals
  - 64,000 pharmacies
  - 1,000 convenience care clinics
- 120,000 specialists in our network are designated for quality and efficiency for our UnitedHealth Premium® designation program*
- Our focus on fixed-rate contracts helps us better predict and control future costs

* All eligible physicians in 138 markets are evaluated. 44% meet quality and efficiency standards. An additional 11% meet quality only.

**Seamless and easy to use**

**Fully integrated**

**Stable**
Focus on service

Continuous process improvements help drive better service

- Seamless implementations
- **JD Powers**: Year over year satisfaction improvement was 11 points higher than industry average\(^1\)
- **Business Insurance**: Best Health Plan Provider\(^2\)

<table>
<thead>
<tr>
<th><strong>Call center satisfaction</strong></th>
<th>93.2%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First call resolution</strong></td>
<td>94.3%</td>
</tr>
<tr>
<td><strong>Member call quality</strong></td>
<td>98.3%</td>
</tr>
<tr>
<td><strong>Claim quality</strong></td>
<td>99.6%</td>
</tr>
</tbody>
</table>

\(^1\) JD Powers National Health Plan Insurance Satisfaction Survey, 2009.
\(^2\) Business Insurance, Fifth Annual Readers’ Choice Award, 2009.
A culture of innovation

Better information.
We deliver key insights into the health care system at every level.

Better decisions.
We support employers, doctors and individuals at critical moments.

Better health.
We rigorously manage costs and support higher quality care.

'10  Quicken Health Expense Tracker
'09  eSyncSM Platform
'08  Treatment Cost Estimator
'07  EDGESM product launch
'05  UnitedHealth Premium® Designation
'04  Enhanced benefits card and technology
'02  Magnetic stripe Health Plan ID cards
'01  Physician Web-enabled benefit eligibility
'00  Consumer-Driven Health Plans, First 3-tier drug benefit

Note: This graphic highlights innovations applying to our 2-99 employee business segment.
Why choose UnitedHealthcare

Better information
alerts individuals and their doctors of health risks or opportunities to take action and lets employers track results.

Better decisions
are possible because we can give individuals, doctors and employers the insights they need to make better informed choices.

Better health
is our shared goal: to help individuals live healthier lives and organizations be more productive.

Helping people live healthier lives.