



Innovating health care for better access, better outcomes

A process that's difficult to navigate. Rising costs for care and medications. Fragmentation and silos. Complex problems in the U.S. health system demand a commitment to innovation and new ways of thinking. At UnitedHealthcare, we're always restless, aiming to be at the forefront of the next big solution—from simplifying the system and managing costs to empowering lifesaving interventions.



Working to drive real change in health care

Along with other stakeholders – including providers, health systems, employers and policymakers – we’re constantly innovating to address pain points across the health care industry.



Strategic collaboration

The integrated nature of UnitedHealth Group combines the expertise of UnitedHealthcare (payer) and Optum (care delivery) as innovation collaborators, accelerating our collective ability to scale solutions in a meaningful, connected way.



Optum Ventures

Invests in early-stage digital health and service companies to foster growth of a robust pipeline of cutting-edge solutions

\$2B in assets under management and **57** active portfolio companies as of 2024¹



United Health Foundation

Works with community-based organizations, academic institutions and others to develop and scale solutions focused on building healthier communities and advancing health equity

\$8M+ in grants awarded by the United Health Foundation worldwide²



Advancements in data and technology

Emerging technologies and the advanced use of data and analytics can help stakeholders zero in on the unique needs of specific member populations, identify trends and inform decisions.



America's Health Rankings[®]

Provides insights to inform public policy and news reporting, as well as enterprise innovation priorities

30+ years of data and **280+** health, environmental and socioeconomic measures



Advocate Assist

Incorporates artificial intelligence (AI) to help Advocates offer members real-time, relevant coaching and support to better meet their needs

≈7.1M incoming customer services calls are supported by AI-assisted technologies³

Innovation: It's in our DNA



\$8.5B+

invested in innovation, R&D and technology in 2024⁴



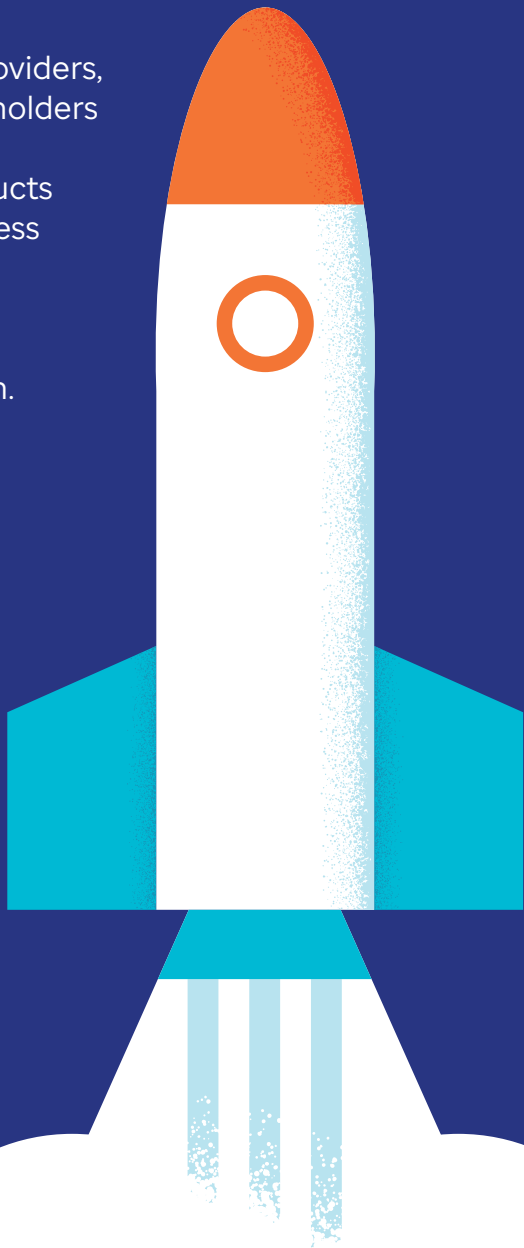
For the 15th year in a row, UnitedHealth Group was rated

#1

in innovation in the Health Care: Insurance and Managed Care sector on Fortune's 2024 "World's Most Admired Companies" list⁵

Launching next-level solutions

Listening to employers, providers, members and other stakeholders leads to the inception and development of new products and solutions built to address important issues in health care – from simplifying navigation to lowering costs and improving health.



Surest® Health Plan

A UnitedHealthcare company, Surest is a consumer-centered health plan designed to simplify the member experience. Members can check actual costs and compare options before making an appointment – with no deductibles or coinsurance.

Up to **15%** savings for employers⁶

↓50% average lower costs for members⁷

Level2® Assured Value Program

This program gives members with type 2 diabetes access to specialized virtual and clinical care along with a continuous glucose monitor (CGM) at no extra cost. Members are continuously monitored by a care team who have access to their CGM data, for faster clinical intervention when needed.

95% of people with a starting A1C of 9.0 or lower experienced a clinically significant improvement with Level2⁸

100% of program fees paid by employers are reconciled against actual medical and pharmacy claims

Cancer Guidance Program

The Cancer Guidance Program presents patient-specific treatment options to providers to help ensure patients receive quality medical and cancer care. Recommendations are based on information for more than 60 types of cancer and 2,100 regimens from nationally recognized third parties, such as the National Comprehensive Cancer Network (NCCN).

98% overall member satisfaction with their dedicated cancer nurse⁹

\$7K average savings per participant per year for cancer survivors¹⁰

Innovation that’s informed by those we serve
Established in 2024, The Consumer Operations Vitals & Experience (COVE) team at UnitedHealthcare tracks real-time member sentiment and feedback on products and services to inform improvement and next steps



Learn how UnitedHealthcare is working to transform the future of health care >

¹ Optum Ventures internal data, 2024.
² United Health Foundation. 2025. Available: <https://www.unitedhealthgroup.com/uhg/people-and-culture/our-foundations.html>. Accessed: Jan. 21, 2025.
³ UnitedHealthcare book of business, Nov. 2024.
⁴ UnitedHealth Group internal data, 2024.
⁵ Jan. 31, 2024. 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.
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⁶ Surest actuarial results through 2024.
⁷ Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan.
⁸ Bacon, S. et al. Improved Glycemic Outcomes after One Year Among Level2 Members. Diabetes. American Diabetes Association, June 2023. Available: <https://doi.org/10.2337/db23-943-P>. Accessed: March 1, 2025.
⁹ Optum book of business survey results, 2021.
¹⁰ Optum internal analytics, 2020-2022.

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.
Cancer Guidance Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.
United Health Foundation is funded solely by UnitedHealth Group.
Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.