## Welcome

Now, more than ever, consumers are demanding more from their health care. More simplicity, transparency and innovation. Higher quality. Lower costs. Better value for their money.

Health care professionals, employers, governments and taxpayers want all of those things, too.

The people of UnitedHealth Group are determined to deliver on these expectations and help make value-based care possible for tens of millions of Americans within the next decade. Through our five strategic growth priorities – care delivery, health benefits, health technology, financial services and pharmacy care – we are laying a foundation that will pave the way for more people to benefit from integrated, patient-centered care focused on both keeping people healthy and supporting them when they are sick.

At the same time, we are determined to transform the consumer experience, recognizing that choice and simplicity are what people rightfully expect. That requires connecting every element of the system so it's more efficient and easy to use whether you're stepping into a clinic or picking up your phone.

Underpinning this work are advancements in new technology and artificial intelligence that can reduce friction, empower consumers and deliver a health system rooted in safety and reliability.

We are bringing these pieces together each day, through millions of individual interactions, to modernize the way people access care – both now and in the future.

Looking to 2025 and beyond, we are confident this approach will meet our long-term outlook to grow earnings per share by 13% to 16%, delivering distinctive returns for our shareholders and greater value for consumers and the health system.

Andrew Witty Chief Executive Officer UnitedHealth Group