

Bringing **UnitedHealth Group's** wealth of experience to the global health care marketplace



Powerful forces for change — from advanced technologies and treatments to rising costs and shifting expectations — are transforming the future of health care everywhere. At the same time, every country, culture, and health care system confronts unique challenges. To navigate this environment successfully requires not only extensive experience and knowledge, but also the ability to adapt solutions to each market's needs.

Established in 1995, UnitedHealth International is the international arm of UnitedHealth Group, one of the largest and most diverse health care companies in the United States. UnitedHealth Group is uniquely focused on the health industry, as opposed to other insurers who manage a portfolio of insurance products. UnitedHealth International brings UnitedHealth Group's wealth of experience, skills and tools to the international marketplace, which is seeing 1. a dramatic increase in health care costs; 2. how private markets are changing; and 3. how governments and businesses finance those costs.

UnitedHealth International's goal is to create business solutions that are based on local infrastructure, culture and needs, and that blend local expertise with lessons learned generally in the U.S. health care industry. UnitedHealth International does this by deploying a broad range of tools and techniques that improve the efficiency and quality of health care delivery systems in a variety of settings. UnitedHealth International clients include: multi-national and local businesses, governments, non-U.S. health insurers and travel insurers, reinsurers, and individuals and their families.

UnitedHealth Group Inc. (NYSE: UNH), based in Minnetonka, Minnesota, is a diversified health and well-being company dedicated to making health care work better. Headquartered in Minneapolis, Minn., UnitedHealth Group offers a broad spectrum of products and services through seven operating businesses: UnitedHealthcare, Ovations, AmeriChoice, Uniprise, OptumHealth, Ingenix and Prescription Solutions. Its UnitedHealthcare business provides consumer-oriented health benefit plans and services to individuals, public sector employers and businesses of all sizes, including more than half of the Fortune 100 companies. The company organizes access to quality, affordable health care services on behalf of more than 25 million individual consumers, contracting directly with more than 560,000 physicians and care professionals and 4,800 hospitals to offer them broad, convenient access to services nationwide. Through its family of businesses, UnitedHealth Group serves approximately 70 million individuals nationwide. The Company has approximately 80,000 employees worldwide.

Over its 13-year operating history, UnitedHealth International has grown to become a diversified global health services business with a variety of offerings, including:

- Network access and care coordination in the U.S. and overseas
- TPA products and services for health plans and TPAs
- Brokerage services
- Practice management services for care providers
- Government and corporate consulting services for improving quality and efficiency



Key Businesses

Health care for those visiting the U.S.

The Cross Border Solutions unit of UnitedHealth International offers health care access or insurance solutions to non-U.S. individuals and groups who are temporarily visiting the United States.

Overseas insurers who assume U.S. health care risk need a strong partner in the United States to handle the management of the risk. Furthermore, in managing their health care utilization costs in the United States, they require large networks with substantive presence, coordination of care, and claim and operational expertise. With Cross Border Solutions, non-U.S. payers get access to UnitedHealthcare's extensive nationwide health care provider network, including more than 560,000 physicians and other healthcare providers and 4,800 hospitals across the U.S, as well as access to UnitedHealthcare's special Centers of Excellence network for transplants. Non-U.S. payers enjoy the same networks and contract rates that apply to UnitedHealthcare's U.S. members.

Managing U.S. employee benefits for foreign multinational companies

Foreign-based multinational companies with operations in the United States currently employ approximately 5.5 million U.S. – based employees. UnitedHealth International works directly with risk and benefit managers of these companies to offer a comprehensive array of health care benefits solutions for their U.S. employee populations, including access to UnitedHealthcare's extensive nationwide health care provider network, service operations, care management and funding arrangements.

Helping U.S.-based companies with their international operations

UnitedHealth International also offers an outstanding program of network access and health care services for U.S.-based companies with expatriates and other employees residing temporarily outside the United States. Large, U.S.-based multinational employers have long sought a solution for providing coverage to their expatriates living abroad. Today, with the advent of new economies and the impact of globalization, these issues are also being faced by both medium-sized and smaller employer groups. Through arrangements between UnitedHealth International and its international partners, clients now have access to networks in 190 countries with a variety of funding arrangements available. The benefits available to expatriate employees internationally are very similar to the benefits to which they are accustomed in the United States.

Global operations / Applying best practices

UnitedHealth International also provides health care services and programs in specific countries around the globe and has experience in applying its knowledge to improve health administration and risk management for clients throughout the world.

Expertise UnitedHealth International offers in other countries includes:

- Management and administration of comprehensive, supplemental or self-insured health insurance products
- Innovative data mining tools to predict and manage health risk
- Effective care coordination programs
- Expertise in establishing and managing health care provider networks

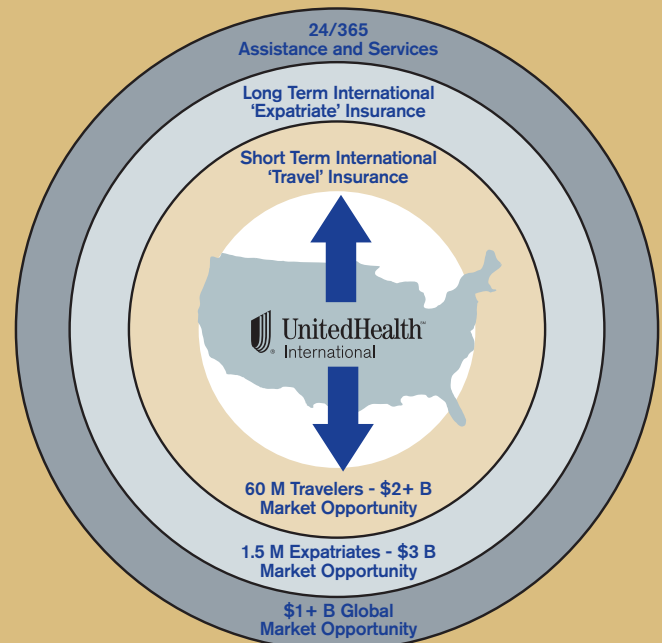
UnitedHealth owns or is involved with health service businesses in Asia, Latin America and Europe.

Today, UnitedHealth International has a presence in the following countries:

- China
- India
- Philippines
- Portugal

Global health care opportunities

- **Global Solutions:** Foreign multinationals employ more than 5.5M (2005) U.S.-based employees.
- **Cross Border Solutions:** 63M Americans traveled abroad, and about 7.5M were business travelers; 41 countries had more than 100,000 people traveling to the U.S. in 2006; Canada, Mexico, UK, Japan and Germany each sent more than 1M people to the U.S.; 51M people visited the U.S. in 2005; and 3.5M foreign expatriates are living in the U.S.
- **Global Expatriates:** 45% of Americans would consider retiring overseas; 1.5M American expatriates live outside the U.S.; There are 13.6M global expatriates worldwide.
- **Healthcare economies are growing:** In a survey of projected growth in healthcare spending of 59 countries, USA ranked #36, behind markets such as China and India.



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