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Diabetes Health Plan

As part of its commitment to drive health care quality, usability, accessibility and affordability at an accelerated pace, UnitedHealthcare is introducing a Diabetes Health Plan. The Diabetes Health Plan is designed to support and encourage diabetics to better manage their condition and avoid the natural progression to the complications associated with diabetes through earlier identification and self-management. This new plan is designed for individuals with diabetes or pre-diabetes and their family members. Employers may offer the Diabetes Health Plan as a standalone comprehensive health care plan or added to a traditional plan.

UnitedHealthcare's Diabetes Health Plan provides the structure to improve the clinical and economic outlook for diabetics. This specialty plan provides the tools for diabetics to self-manage and take ownership of their condition by providing them with easy-to-use diabetes prevention guidelines, a data tracking website with built in reminders and a plan design tailored to diabetics. Importantly, the plan provides members with significant benefit plan enhancements—valued at an estimated \$250-500 per year in out-of-pocket expense savings—by complying with preventive care guidelines.

The Diabetes Health Plan integrates the principles of chronic care management by empowering participants to proactively self-manage their well-being. And by leveraging existing medical management programs, participants can better meet the compliance requirements of their respective plan, and thereby capitalize on the opportunity to reduce their current and future health care costs.

The Diabetes Health Plan is currently a pilot program available in all 50 states. The plan is available to UnitedHealthcare National Accounts clients and prospects (firms with 3,000+ employees) as well as a segment of UnitedHealthcare clients and prospects with 2,000 to 2,999 employees.

UnitedHealth Group Inc. (NYSE: UNH), based in Minnetonka, Minnesota, is a diversified health and well-being company, serving approximately 70 million Americans. UnitedHealth Group's mission is to help people live healthier lives. Through six businesses – UnitedHealthcare, Ovations, AmeriChoice, OptumHealth, Ingenix and Prescription Solutions – UnitedHealth Group serves the entire spectrum of health care participants: individual consumers, employers, governments, commercial payers and intermediaries, health care providers – including hospitals, clinics, physicians and other caregivers – and pharmaceutical and medical device manufacturers. Since its inception, UnitedHealth Group and its affiliated companies have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improving the quality and coordination of health care services, and helping individuals and their physicians make more informed health care decisions.



What Differentiates the Diabetes Health Plan?

UnitedHealthcare’s Diabetes Health Plan is unique in that it is the only health plan available that is tailored specifically for individuals with diabetes or pre-diabetes and their families. This is not a wellness program but rather an all encompassing compliance-based personalized health plan designed to treat and manage the progression of diabetes, while leveraging existing UnitedHealthcare medical management programs to assist with compliance requirements. Importantly, the plan is “participation-based” rather than “outcome-based.” Participation-based programs have proven to be more acceptable to consumers and at the same time have produced desired outcomes. While plan participants are provided financial incentives to comply with plan guidelines, those who do not meet the guidelines are moved back to traditional health plans.

How The Diabetes Health Plan Works

Members identified with diabetes or pre-diabetes, based on historical claims analysis and biometric screening, will be invited to enroll in the Diabetes Health Plan. Those with a fasting blood glucose level between 100 and 125 mg/dl are considered pre-diabetic; those with a fasting blood glucose level of 126 mg/dl or higher have diabetes. Identification of plan participants is compliant with HIPAA and other privacy regulations.

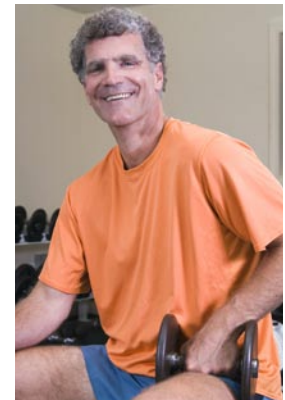
To remain in the program, the participant must comply with all evidence-based guidelines. Compliance requirements are tailored to meet the needs of each individual; therefore, the provisions for a diabetic will differ from those of a pre-diabetic, as noted in the table below.

DIABETIC	PRE-DIABETIC
<ul style="list-style-type: none"> Lab evaluation (Hemoglobin A1c, LDL, Creatinine) 	<ul style="list-style-type: none"> Lab evaluation (Hemoglobin A1c, LDL)
<ul style="list-style-type: none"> Professional services, e.g. regular primary care and annual retinal exams 	<ul style="list-style-type: none"> Professional services, e.g. regular primary care
<ul style="list-style-type: none"> Preventive care (i.e. cancer screening if age appropriate) 	<ul style="list-style-type: none"> Preventive care (i.e. cancer screening if age appropriate)
<ul style="list-style-type: none"> Wellness program (i.e. health risk assessment completion, disease management participation) 	<ul style="list-style-type: none"> Wellness program (i.e. health risk assessment completion, weight management participation)

The Growing Need For Diabetes Health Programs

Diabetes is a serious disease that results in high medical costs and potential deadly consequences. An estimated 23.6 million Americans have the disease, and roughly one quarter of them, or 5.7 million people, don’t know they have it. In addition, a further 54 million Americans are pre-disposed to the disease.

Slowing the progression of diabetes could save U.S. employers billions of dollars and contribute significantly to reduce the escalating costs for health care. The cost of diabetes to the U.S. economy has increased 32% since 2002, or \$8 billion a year, reaching \$174 billion in 2007, according to estimates by the American Diabetes Association (ADA). The disease also takes a significant toll on the resources of the U.S. health care system. One out of every five health care dollars is spent caring for someone with diagnosed diabetes, while one in 10 health care dollars is attributed directly to diabetes, according to the ADA.



UnitedHealthcare studies show that the average cost for treating pre-diabetic patients is \$5,000. For previously undiagnosed diabetics, the expected annual cost is \$12,000; and for diabetics without complications that often afflict people with the disease, such as heart disease or kidney failure, the annual cost is \$10,000. The average annual cost for diagnosed diabetics with complications soars to \$30,000.

According to UnitedHealthcare data, diabetic diagnoses grew by 13.5% between 2005 and 2007. The trends driving this growth include:

- ◆ High percentage of obesity
- ◆ Changes in diagnosis criteria
- ◆ Improved or enhanced detection
- ◆ Decreased mortality
- ◆ A growing elderly population
- ◆ Growth in minority population that have a propensity for diabetic-related illnesses



Obesity and a sedentary lifestyle also are known to increase the risk of insulin resistance and type 2 diabetes.

While these statistics are alarming, the data shows that diabetics who are proactive in their care and committed to their well-being can delay or prevent the onset of dangerous diabetes complications later in life. In addition, research has shown that weight loss and increased physical activity help people with type 2 diabetes to control their blood glucose, blood pressure and blood lipids in the short term. For example, results achieved in the Diabetes Prevention Program, a major clinical trial conducted by the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), demonstrated a 58% reduction (compared to controls) in conversion from pre-diabetes to diabetes when the pre-diabetic shed 7% of his/her body weight through a combination of exercise and caloric restriction.

This is why UnitedHealthcare is proactively addressing the issue with the introduction of the Diabetes Health Plan. The unique clinical model of this plan works with the diabetic participant's current medical management programs and is personalized to provide the right level of support depending on their current condition. As a result, participants in UnitedHealthcare's Diabetes Health Plan will have the necessary tools and assistance to effectively combat the disease, as well as a reward for healthy living.

This fact sheet may contain statements, estimates or projections that constitute "forward-looking" statements as defined under U.S. federal securities laws. Generally the words "believe," "expect," "intend," "estimate," "anticipate," "project," "will" and similar expressions identify forward-looking statements, which generally are not historical in nature. By their nature, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from our historical experience and our present expectations or projections. A list and description of some of the risks and uncertainties can be found in our reports filed with the Securities and Exchange Commission from time to time, including our annual reports on Form 10-K, quarterly reports on Form 10-Q and current reports on Form 8-K. You should not place undue reliance on forward-looking statements, which speak only as of the date they are made. Except to the extent otherwise required by federal securities laws, we do not undertake to publicly update or revise any forward-looking statements.



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