



Performance inspired by purpose

An overview of Optum in India



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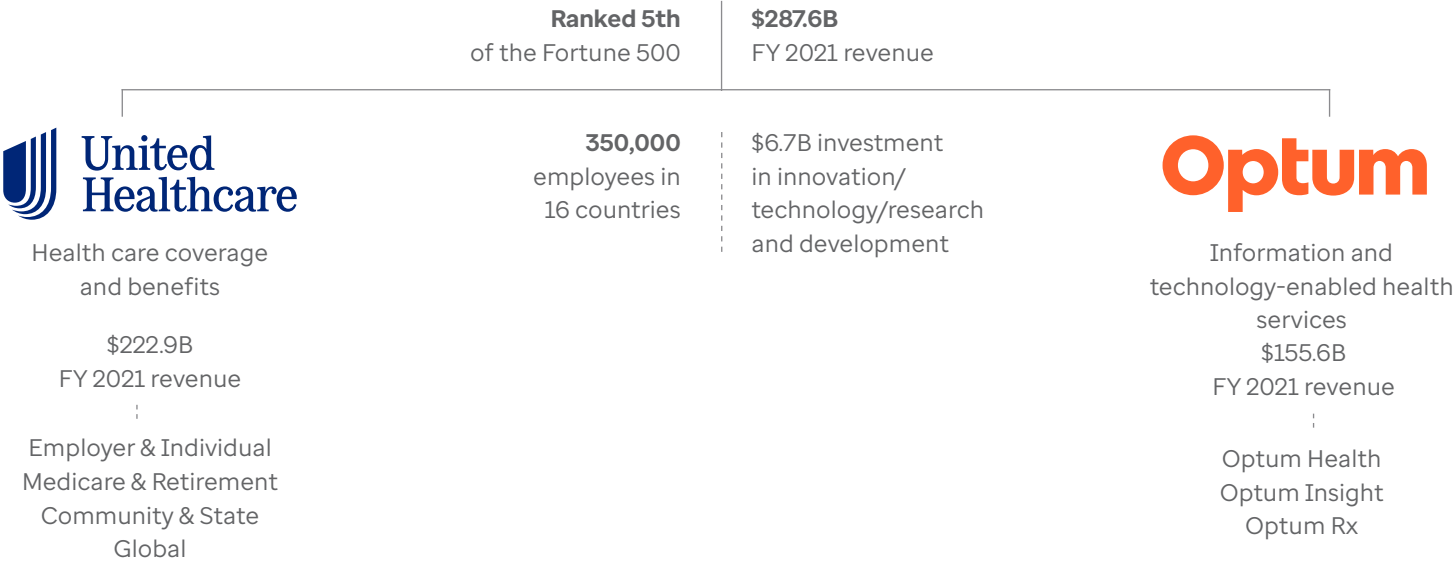
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A diversified enterprise with complementary yet distinct business platforms

Our mission

Helping people live healthier lives and helping make the health system work better for everyone

UNITEDHEALTH GROUP®



UnitedHealth Group is a health care and well-being company, with two distinct and complimentary businesses working to help build a modern, high-performing health system through improved access, affordability, outcomes and experiences.

Optum delivers care aided by technology and data, empowering people, partners and providers with the guidance and tools they need to achieve better health. UnitedHealthcare offers a full range of health benefits, enabling affordable coverage, simplifying the health care experience and delivering access to high-quality care.

- UHG is the only company, amongst its peers, that has been recognized by both Civic 50 and Dow Jones Sustainability World and North America indices, since these respective initiatives began in 2012 and 1999. Read more about sustainability at UHG [here](#).
- Detailed investor information is available [here](#). Download our 2021 Investor Conference Book [here](#).
- Review our 2020 key performance indicators [here](#).
- Access the UnitedHealth Group financial and earnings reports [here](#).

Optum – a health services innovation company

Working to create a healthier world for all



Consumers
129+ million

empowered individuals including military, Veterans, Medicare and Medicaid beneficiaries



Providers

≈ 9 out of 10 U.S. hospitals



Government agencies

Partnering with federal, state and municipal agencies across 40 states and D.C.



Life sciences

107 organizations



Health plans

4 out of 5 organizations



Employers

≈ 9 out of 10 Fortune 100

Optum delivers differentiated value, touching nearly every facet of the health system through three business segments:

Optum Insight

A comprehensive, connected health care delivery and engagement platform, providing high-quality care, meeting chronic and complex health needs, through in-person, virtual and digital clinical platforms.

- **250M+** lives of clinical and claims data for research and innovation
- **≈2.7B** transactions processed annually through Optum Data Exchange
- **≈\$30B** in annual health plan and employer savings through Optum payment integrity solutions

Optum Health

Connecting the health system with data and analytics, technology and health care expertise to help customers set strategy, reduce administrative costs, improve clinical performance and transform operations.

- **101M** unique individuals served by Optum Health
- **375K** in-network behavioral health providers
- **\$296B** in payments across 2.1 million providers

Optum Rx

Providing improved pharmacy experiences with transparent pricing, expansive home delivery footprint, innovative specialty drug and formulary management, and a digital-first consumer experience.

- **>73** member service NPS*
- **\$120B** in pharmaceutical spend managed annually

*2021 post-call survey

Optum in India

One of the fastest growing digital health technology companies in the country

Optum was established in India in 2002.

Through our India operations, we serve as a high value partner for the enterprise, with the potential to augment health care operations globally. Established in 2002, as one of the first global geographies, the India operations leverage a "team of teams" approach across our 30K+ workforce that architects and delivers end-to-end technology enabled solutions to our clients.

We are uniquely positioned to fuel the UnitedHealth Group and Optum agendas around profitable growth, consumer-centric engagement, digitization and analytics.

Our operations and technology capabilities, bolstered by over 2,000 targeted processes, span the entire health care value chain and are augmented by advanced analytics and automation solutions

Optum has state-of-the-art delivery centers across 5 cities: Gurugram, Noida, Hyderabad, Bengaluru and Chennai.



1 Optum Global Solutions

2 XLHealth

Note: Indicates all Optum businesses in India

A bird's eye view of our services and capabilities

Business process solutions

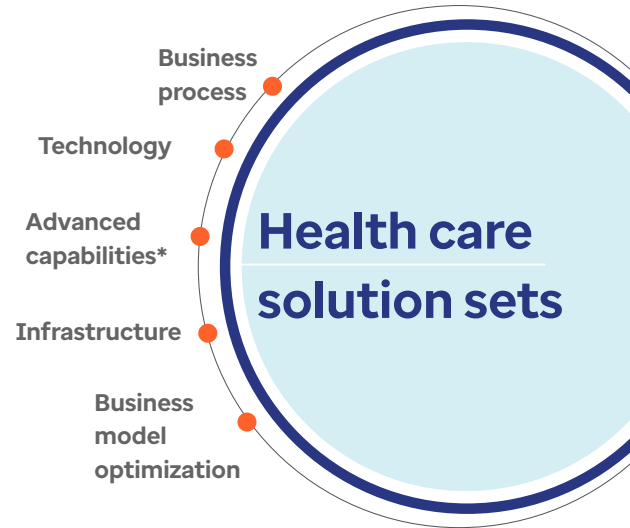
Our operations' teams in India work on transformative solutions across product/benefit configuration, network management and end-to-end claims processing, including appeals and grievances, billing & enrollment, medical coding, revenue cycle management and provider data operations.

To deliver measurable and sustainable performance improvement across all services, our teams are enabled by the transformational capabilities inbuilt in business excellence, operational excellence, learning and development, transitions, business quality and workforce management functions.

Technology, analytics and automation

India is home to the largest technology team for Optum outside of the United States of America. We pursue technology as a unifying force, bringing together deep industry expertise with data, advanced analytics, reengineering and automation, and emerging technology. By adopting technologies such as artificial intelligence, deep learning and natural language processing, we deliver quality, innovation, speed, and scale at comparatively low costs.

Our comprehensive IT delivery, product and data engineering, and advanced research and analytics capabilities include, application, and development, testing and data warehousing, quality engineering,



*Advanced analytics, reengineering and automation

cloud engineering, information security, robotic process automation, product development and management, global applied research, big data analytics, data science, clinical analytics, reporting and business intelligence, fraud, waste and abuse, payment integrity and more.



Two Brandon Hall awards:
Gold award for 'best use of blended learning'
Bronze award for 'best unique or innovative learning and development program'

Recognized as one of 'the best organizations for women 2022' by Economic Times

Recognized by Avtar and Seramount for the fifth year in a row as one of the '100 best companies for women in India (BCWI) 2022'

Silver award for 'business transformation impact' at SSON Shared Services and Outsourcing Impact Awards

Our united culture

Our united culture brings us together and our values guide us, inspire our behaviors and hold us together as individuals and as an organization

Integrity

Honor commitments.
Never compromise ethics.

Compassion

Walk in the shoes of people we serve and those with whom we work.

Relationships

Build trust through collaboration.

Innovation

Invent the future and learn from the past.

Performance

Demonstrate excellence in everything we do.

Celebrating our people, ideas and experiences, and creating a culture of inclusion and diversity

Fostering an inclusive, equitable and diverse environment – We promote education, ongoing dialogue, connection and awareness to mitigate unwelcome bias and support every employee to bring their authentic self to work.

Sustaining high performance and resilience by **supporting employee well-being** – We take a holistic approach to our employees' wellbeing, supporting both their physical and mental health. All employees have access to **Sanvello**[®] – a self-service digital solution.

Developing and growing our talent with robust virtual onboarding and digital self-assessment tools – Our talent development initiatives provide employees with learning experiences, formal and informal education, and mentoring opportunities to grow their skills and careers.



UnitedHealth Group was named to Forbes' list of America's 500 best large employers for 2022.

UnitedHealth Group received a perfect score of 100 on the Human Rights Campaign Foundation's corporate equality index 2022, earning the distinction of one of the 'best places to work for LGBTQ equality.'

The Disability Equality Index[®] (DEI) has named UnitedHealth Group one of the best places to work for people with disabilities in 2021.

UnitedHealth Group was the top ranked company in the insurance and managed care sector on Fortune's 2022 'world's most admired companies' list for the 12th consecutive year.

Diversity, Equity and Inclusion (DEI)

Our culture brings us together

At Optum, our mission calls us, our values guide us, and our diverse culture connects us as we seek to improve care for the consumers we are privileged to serve. Our core values of integrity, compassion, relationships, innovation and performance steer our actions and interactions.

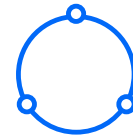
DEI is an integral part of our organization culture. It is woven through our business processes, policies, learning and development, and performance. We know that our individual and collective contributions are magnified when we value, embrace and learn from a range of people and perspectives.



Our mission calls us.



Our values guides us.



Inclusion and diversity fuel us.

Our DEI vision

Our vision is to create an innovative culture where every team member is empowered to do their life's best work, where our diversity fuels our performance, and where we leverage our collective power to help people live healthier lives and make the health system work better for everyone.

Growing and developing our diverse talent

Taking a data-driven approach to setting priorities and measuring progress, we leverage insights to improve hiring, development, engagement and retention of our diverse talent. Our employee surveys help us better measure and understand employee sentiment related to fairness, affirmation, safety, identity and connection. We promote:

- **Recruiting practices and integrated programs that prepare** and bring diverse communities to our workforce, including LGBTQ+, people of all ages, and people with disabilities.

SOAR (Strength - Opportunities - Aspirations - Results) - our return-ship program supports gender diversity. Similarly, our veterans' program is focused on talent from the armed forces

- **Equal and fair access to opportunities, resources, and a safe work environment** for people from the LGBTQ community and people with disabilities.
- **Career advancement** with programs such as United Women Leading in Technology (UWLIT) forum to support gender diversity across technology career paths, UHG Women Invent to enhance patent diversity, and more.

- **Learning solutions** on interacting and working with diverse talent, including trainings on unconscious bias, mindfulness in the workplace etc.
- **DEI awareness through forums and speaker sessions** on themes of gender equality, overcoming resistance, and bias and its impact on women's journey to leadership, to name a few.
- **Favorable policy changes** include, extending health insurance coverage for same gender partners, and covering advanced fertility treatments like IVF. We have gender agnostic parental leave to allow 26 weeks paid leave, also covering adoption/surrogacy

Meet our leaders



Laura Ciavola

President, Optum Global Solutions (OGS)

Laura leads the OGS organization. Prior to this role, Laura was the chief operating officer for OGS. She has previously worked with XLHealth, Amerigroup, Ernst & Young, among other global companies.



Uma Ratnam Krishnan

Managing Director, Optum Global Solutions (India) Private Limited

In this role, she sets the vision for our businesses across the country, helping our teams deliver distinctive business value internally, and drive best-in-class brand awareness externally. Over the last 18 years, Uma has held several senior leadership roles in the UK and India across finance and commercial sectors like Barclays, Polaris, ABN Amro / RBS.



Ritesh Talapatra

Senior Vice President, Strategy, Growth and Partner Success, Optum Global Solutions (OGS)

Ritesh leads the partner success, operational excellence, transitions and business enablement teams at OGS. He joined Optum in 2020 as managing director of OGS India. An industry veteran with 24 years of experience, Ritesh has previously worked with Capgemini, Bank of America and Hyperion.



Nishid Sachdeva

Chief Operating Officer, Optum Global Solutions (India) Private Limited

A dynamic business operations leader, Nishid has 23 years of experience leading global business processes, including service delivery, process excellence, digitization, business continuity planning, and more. He has previously worked with Unisys Global Services India, Dell, Genpact etc.



Anne Chang

Vice President, Human Capital, Optum Global Solutions (OGS)

Anne provides direct leadership to the human capital, talent acquisition and talent development teams at Optum Global Solutions. Prior to this, Anne worked with Medtronic in various roles across the US, Japan and China.



Swati Rangachari

Vice President and Country Leader, Public Affairs and Strategic Engagements, Optum Global Solutions (India) Private Limited

A seasoned public policy and corporate affairs leader, Swati has close to 26 years of experience in driving government and industry synergies while also mentoring diversity, sustainability and corporate responsibility mandates. She has previously worked with Boeing, Ericsson and STL Technologies, amongst others.



Gandhi Sampath

Vice President, Health and Enterprise Clinical Technology, Optum Global Solutions (India) Private Limited

An accomplished technology professional with over 25 years of experience, Gandhi leads the technology teams for clinical decision support initiative for Optum, serving the broad customer base of Optum and UnitedHealthcare. He has previously worked with Google, Apigee, Oracle, Microsoft etc.



Vijay Cherukuri

Vice President, IT, Optum Global Solutions (India) Private Limited

Vijay is a seasoned technology executive with a proven track record to start and scale, turn around and transform businesses. He is accountable for strategy development and execution, and maturity of enterprise data management (EDM) capabilities for UnitedHealth Group.



Dr. Sureshkumar Rajasekar

Vice President, Technology, Optum Global Solutions (India) Private Limited

Suresh leads the Optum Insight product engineering group based out of Bengaluru, India. Suresh has a passion for creating breakthrough products, platforms and solutions. He has over 21 years of experience in research and development of medical devices, software product development and business leadership.



Sumek Gopal

Vice President, Human Capital, Optum Global Solutions (India) Private Limited

Sumek has over 17 years of experience in human capital across industries, including health care, consulting and FMCG. He has been a part of leadership teams and management committees, working in and for markets in South East Asia, India, Africa, Europe and Latin America.



Pooja Bhagat

Vice President, Total Rewards, APAC and EMEA, Human Capital, Optum Global Solutions (India) Private Limited

A proficient human capital leader, with over 20 years of experience, Pooja heads the total rewards function at UHG for APAC and EMEA. She has previously worked with Mondelez International, Mercer and Willis Towers Watson.

United to improve health care for all

At UnitedHealth Group and Optum, we are connecting more people to care. Our commitment is to enhance health care experience, improve health care affordability, expand access to care, achieve better health outcomes, advance health equity and build healthier communities.

COVID-19 has profoundly underscored this commitment. Since the onset of the pandemic, we have taken actions to ensure the health and safety of our members, providers, customers, communities and employees.

Members

- \$2B in direct customer and consumer support
- 17K+ Optum clinicians redeployed to telehealth

Vulnerable populations

- Spent more \$122M in charitable contributions

In India

- Donated over \$2M to help fight COVID-19

For our team members and their families in India, we made available resources and support, including financial assistance to aid immediate needs, COVID-19 vaccination drives across Optum offices in India, enhanced insurance benefits coverage for our team members and their registered family members, health and safety leaves, an exclusive telehealth helpline, counseling services and more.

Other than relief measures specific to COVID-19, our year-round United for Giving program enables employee contributions. We support our employees and the causes they are most passionate about by matching their contributions – dollar for dollar – to the nonprofit of their choice.

\$47M contributed through our employee giving program

3.7M hours volunteered by employees

As we continue to adapt, innovate and evolve, what keeps us steadfast on our path are our culture, values, our people and our servant leaders. Our enterprise leaders best reflect the characteristics of a servant leader: authenticity, vision, determination, restlessness and courage – to always do better and do more, by putting the needs of others first and helping people develop and perform as highly as possible, through consistent communication, accountability and engagement. Their passion inspires all our team members to do their life's best work.

Today, we are more confident than ever in the direction we are headed and our long-standing commitment to shape a health system that works better for everyone. We remain humble in face of the scale of partnerships, connections, people, places, ideas, insights, technologies, processes etc. that health care entails, and with the understanding that there is a lot more to be done to fulfill our mission of helping people live healthier lives and helping make the health system work better for everyone.

Join us to do your life's best work.SM



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