



Stronger and safer: Partnering with an established, stable enterprise

Optum

White paper

Let's say you've been enjoying an ocean voyage on a large cruise ship. Each day dawns to sunny skies, balmy weather, and light breezes. Views from the deck are stunning. As you pass through channels and near ports of call, you are intrigued by the smaller boats dotting the blue water. You wonder what it's like to be on those vessels – closer to the water and waves. Maybe it's more adventuresome, more thrilling?

A freak storm changes the beautiful picture. The skies go dark, lightning pierces the sky, and the waves grow large and ominous. You hear the captain's steady announcements and watch the crew calmly perform standard procedures. You listen to the soft hum of the massive engine as the automatic stabilizers turn on. Suddenly, your large ship feels like a haven. You know that you and the other passengers will remain upright and moving forward. You feel protected, safe, and grateful.

| In business, as in sailing, size and stability matter.

A small vendor partner may boast that it's "nimble" and "flexible." But can that organization protect your company during a storm?

Optum Workers' Compensation and Auto No-Fault is a division of Optum Rx, Inc., a UnitedHealth Group company. We have offered client-centered, customized programs for over 48 years. Our account management approach is based on our purpose: to create a better industry – one insight, one connection, one person at a time.

We pride ourselves on providing the kind of personalized client service you would expect from a small company. But our strength is there whenever you need it. Because of our position within the larger enterprise, our clients benefit from the financial strength, human capital, and body of knowledge of Optum Rx and UnitedHealth Group.

Your business is facing threats from every angle: cybercrime, legal challenges, societal demands, intense competition. Does your PBM vendor partner have what it takes to protect you?

As a stable, established company within UnitedHealth Group, a Fortune 5 enterprise, Optum has the resources, human capital, and security guardrails to keep your business safe.

The infrastructure you need to protect your customers' data

Cyber crime and natural disasters are both on the rise. To keep your systems and data safe, you need a vendor partner with a broad and deep approach to data protection. The mission of the UnitedHealth Group Enterprise Information Security organization is to protect the confidentiality, integrity, and availability of information and information technology systems through the establishment, implementation, and management of an Enterprise Information Security Program.

UnitedHealth Group has established information security risk management and privacy programs that improve our ability to make risk-informed decisions by conducting systematic and structured reviews of information security and data privacy risks. Our protocols are based on industry best practices and applicable regulatory obligations. Audits of our IT infrastructure and information security management systems have resulted in certifications from industry-recognized certifying organizations such as HITRUST, International Organization for Standardization, System and Organization Controls, and the Payment Card Industry.

Cyber-threat protection

UnitedHealth Group continues to monitor cyber threats and invest accordingly across our systems. In 2022, the level of global cyber threats continued to increase, and we invested and continue to invest in new capabilities, to help ensure rapid response and recovery from potential attacks, including system rebuild and recovery protocols, so key systems are restored fully and quickly – a step beyond the current protocols of data center failover.

UnitedHealth Group employs more than 20 professionals in the cyber defense organization alone, including white hat (ethical) hacking team members who work full time to outsmart cyber criminals and keep systems and data protected and safe.

Sophisticated enhancements to ransomware, and criminal networks and affiliates that extend the reach and skill of attackers, continue to heighten risk. We collaborate with our suppliers and internal development teams to remediate known vulnerabilities and monitor upgrades, and



System outages and data breaches can have dire consequences for you and your customers. The UnitedHealth Group Enterprise Information Security group has approximately 1,000 full-time employees who identify and manage risk, protect information, and continually monitor and improve our security practices.

leverage these efforts to mitigate future risk. We also engage our most critical suppliers to help ensure they employ appropriate and effective security controls and business continuity planning.

Data protection and privacy

As part of UnitedHealth Group, Optum provides the highest levels of data security and sensitive data protection, in compliance with all applicable regulatory requirements. Customer data is protected end-to-end within UnitedHealth Group's internal network through multiple safeguards, including but not limited to:

- Formal security policies and standard baseline configurations
- Mechanisms designed to enforce least privilege access
- Physical controls
- Environment monitoring for security
- Formal security incident response capability to quickly assess potential security incidents
- Periodic internal and external vulnerability scans, audits, and other security assessments to validate that controls are operating effectively

Natural disaster response

Due to climate change, there has been a significant increase in hurricanes, flooding, high winds, droughts, and wildfires. Businesses and individuals in any affected area are vulnerable. Through the UnitedHealth Group Emergency Preparedness program, Optum receives early warning and prompt messaging throughout natural disasters. This allows us to stay ahead of others in providing communication to clients and the claims professionals who are supporting injured persons.

The knowledge you need to navigate complex laws and regulations

Customers expect you to know the business landscape. According to a Gallup® study, customers increasingly expect suppliers to have current, detailed information on their most important business issues. These include the economics of customers' businesses, emerging challenges within customers' industries, and trends within a supplier's customer portfolio.

Government regulations affecting workers' compensation and auto no-fault are designed to protect individual stakeholders and comply



UnitedHealth Group and Optum require all full-time and part-time newly hired employees and applicable contractors to complete UnitedHealth Group's Information Privacy and Security training course as part of the onboarding process. Annually, each employee and applicable contractor is required to complete a thorough web-based Information Privacy and Security training course.

with market rules. Unfortunately, they never stay the same. No matter how comfortable your company is with current laws and regulations, a significant or subtle change could be around the corner.

The Optum legal team has access to an extensive network of Optum Rx attorneys who specialize in a wide array of complex legal matters: health care, pharmacy, IT security and intellectual property, privacy, government regulation, public policy and government affairs, and contract law.

Government and industry regulations change often and can be complex and confusing. This leaves your organization vulnerable. The Optum team will help you understand and implement them promptly.

Policy communication and education

The Optum Public Policy & Regulatory Affairs (PPRA) team, a group of full-time experts who continually review the public policy landscape, will partner with you in your ongoing compliance efforts. The experienced members of this team track government regulations and legislation in each state and will notify and educate you on new developments and changes, to keep your organization informed, compliant, and safe. They provide timely information and training in many different ways: government affairs updates, clinical updates, online interactive resource guides, client facing training and presentations, videos, blog posts, social media feeds, and the Policy Guys podcast. When you still have questions or need advice, these experts are ready to help.

The Optum Public Policy & Regulatory Affairs team publishes monthly updates and 7 different types of external information and training to keep you informed. And our regulatory experts, with a combined 45 years of experience, are available to talk over any questions you have.

Optum has cultivated long-term relationships with state government agencies and key legislators throughout the country. These connections foster regular communication and awareness of active regulation and legislation. Our stable, long-term industry presence significantly improves our ability to provide you with useful feedback and guidance, while also helping to make sure you remain fully compliant with all state-specific requirements and other applicable legislation.



Optum employs 4 full-time lawyers who are experts in federal and state laws regulating the workers' compensation and auto no-fault insurance industry.

The expertise you need to offer industry-leading programs

Over 100 Optum employees (physicians, pharmacists, nurses, and technicians) support the PPRA team and Regulatory Implementation group from the clinical side.

On staff expertise

1

Full-time Chief
Clinical Officer

2

Full-time Medical
Directors

34

Pharmacists

28

Clinical nurses

Our Pharmacy and Therapeutics (P&T) Committee, with over 200 years of combined workers' compensation and auto experience, provides evidence-based medical, pharmacologic, and program insight to guide the ongoing oversight and development of pharmacy program services including formularies, program designs, national and state-based medical and pharmacy treatment guidelines, product enhancements, internal product standards, and key clinical reporting initiatives.

The backing you need to support 21st century customers

You know that your customers are continually evaluating your organization against your competitors. They want you to develop programs that contribute to protecting the planet and bettering communities, and to put these programs into action.

Policies that promote diversity, equity, and inclusion

We are proud to maintain a company culture that embraces inclusion, diversity, innovation, and growth – while upholding the highest ethical standards in how we operate, both internally and externally. Our Global Diversity, Equity, and Inclusion Office leads the enterprise DEI strategies, prioritizing diversity, understanding employee experiences, educating leaders, engaging employees and increasing psychological safety.

In 2022, UnitedHealth Group was named one of the best places to work for disability inclusion by the Disability Equality Index® for the third consecutive year.

By promoting job creation and income generation for people in underserved communities, UnitedHealth Group's supplier diversity program strengthens our supplier network, while extending our societal impact beyond our members and customers. This program has a number of supplier diversity partnerships and recognized certifications, including the National Minority Supplier Development Council and 23 regional affiliates; the Women's Business Enterprise National Council and 14 regional partner organizations; the U.S. Department of Veterans Affairs, the National Veteran Business Development Council, Disability:IN, National LGBT Chamber of Commerce, National Association of Women Business Owners, Diversity Alliance for Science, and Metropolitan Economic Development Association.

The UnitedHealth Group supplier diversity program is certified by 9 national organizations and 23 regional affiliates. Moreover, at Optum, we make it a priority to contract with minority-owned and disadvantaged businesses whenever possible.

Programs that give back to communities and individuals

UnitedHealth Group partners with leading organizations to support communities around the world. To build healthier communities, we are:

- Providing philanthropic grants and support to communities and employees in need
- Publishing public health insights to better understand emerging health trends
- Supporting employees who volunteer their time and resources to important causes

Through our foundations and our businesses, we combine our knowledge, experience and passion to improve health quality and outcomes in the communities where we live and work. UnitedHealth Group was named one of America's most community-minded companies by Points of Light, based on the Civic 50 survey, every year since 2012, and the sector leader for health care for three consecutive years. The United Health Foundation is recognized as a Healthy People 2030 ChampionSM by the U.S. Department of Health and Human Services' Office of Disease Prevention and Health Promotion.

Charitable donations

\$95.8 M

in 2022

\$1.3 B

Since 2000

We also support our team members through opportunities to make a tangible impact, either through employee giving or volunteering. We match employee contributions – dollar for dollar – to the eligible community organizations of their choice, and we reward employee community volunteer service by awarding employees who volunteer 30 hours per year with a \$500 grant to the community organizations of their choice.

Programs that improve the health of the planet

We realize that a healthy planet is the foundation for a healthy society. Our long-term commitments to sustainability represent specific, measurable targets within our broader efforts to help build a modern, high-performing health system, advance health equity and contribute toward a healthy environment.

Over the past five years, there has been a 71% rise in online searches for sustainable goods globally, according to The Economist Intelligence Unit. Consumers are engaging with sustainable businesses in ways they previously ignored.

In June 2022, UnitedHealth Group committed to the Science Based Targets initiative (SBTi) Net-Zero Standard, a set of criteria based on the need to limit global warming to 1.5 degrees Celsius. As part of our commitment (including our scope 1, 2 and 3 emissions), we are assessing carbon sources and measuring the most significant emissions contributors, identifying opportunities and strategies to increase energy efficiency, shifting to renewable energy sources, and addressing emissions in our value chain.

The UnitedHealth Group defined sustainability targets include:

- Committing to the SBTi's Net-Zero Standard
- Reaching operational net-zero emissions by 2035
- Achieving a 60% reduction in scope 1 and scope 2 emissions by 2030
- Investing in and sourcing 100% of our global electricity demand with renewable sources by 2030



The partnership you need to bolster your company's reputation

Your reputation matters. And it's distinctly affected by the vendors you choose to work with.

A vendor partner with a solid, stable, and positive market presence can help enhance your credibility and reputation, and your value in the eyes of current and potential customers. The Corporate Governance Institute defines four types of reputational risk, including "reputational risk caused by partner organizations." Or as the procurement company Fairmarkit puts it,

“ Frequently, entire organizations are both positively or negatively influenced by the actions and reputations of the individuals who lead them and work for them, or by the perceived reputations of the companies they choose to partner with... Therefore, the procurement team risks much by failing to properly research every element of a potential supplier's business processes before deciding to partner with them.”

Optum is proud to be a part of UnitedHealth Group, one of the world's most respected companies. Some of our recent awards tell the story:

- UnitedHealth Group was named to Forbes' list of 2022 World's Best Employers.
- UnitedHealth Group received a perfect score of 100 on the Human Rights Campaign Foundation's Corporate Equality Index 2023.
- The Disability Equality Index® has named UnitedHealth Group one of the best places to work for disability inclusion in 2023.
- UnitedHealth Group has been ranked No. 7 in the nation on the 2023 Military Friendly® Employers list and is also a Top Ten 2023 Military Spouse Friendly® Employer.
- The Business Group on Health honored UnitedHealth Group with a "Best Employers: Excellence in Health & Well-Being" award for 2023. The award recognizes companies for advancing employee well-being through innovative, inclusive benefits and initiatives.
- UnitedHealth Group was the top ranked company in the health care insurance and managed care sector on Fortune's 2023 "World's Most Admired Companies" list for the 13th consecutive year.
- UnitedHealth Group is committed to best-in-class governance practices, which are embodied in our corporate governance policies. Our board has enhanced these policies over time to align with evolving best practices, which drive sustained value and help us respond to the interests of our stakeholders.

As the 21st century continues to unfold, one thing is certain: challenges and change are inevitable. UnitedHealth Group and Optum are committed to not only meeting these challenges but anticipating them.

We will continue to use our resources, infrastructure, and human capital to create programs and services that strengthen your stance as a preferred business organization.

This commitment is an important part of our mission – to make every process, solution, and interaction better – so we can deliver a program that's better, for you and the people you serve.

We look forward to partnering with you on your journey.



If you would like more information about how you can partner with Optum Workers' Comp and Auto No-Fault, visit our website at workcompauto.optum.com or email us at expectmore@optum.com.

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About Optum Workers' Compensation and Auto No-Fault Solutions

Optum Workers' Compensation and Auto No-Fault Solutions collaborates with clients to lower costs while improving health outcomes for the injured persons we serve. Our comprehensive pharmacy, ancillary, managed care services, and settlement solutions, combine data, analytics, and extensive clinical expertise with innovative technology to ensure injured persons receive safe, appropriate and cost-effective care throughout the lifecycle of a claim. For more information, email us at expectmore@optum.com.

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