

UNITEDHEALTH GROUP

9900 Bren Road East, MN008-T615, Minnetonka, MN 55343

June 24, 2013

Anil Gogia,

Witnessing the collective efforts and collaboration of our IT and business teams as we prepared for the service of the TRICARE West Region contract over this past year has been a true inspiration. It's rewarding to know that we can all pull together to achieve a stretch goal, as this was.

Awarding challenge coins is part of a long-standing military tradition to commemorate major achievements and membership in a team or brand of service. The enclosed challenge coin is a token of our appreciation – and that of our partners in UnitedHealthcare Military & Veterans. Please accept this coin in recognition of your demonstration of our values and your commitment in support of our newest beneficiary group, the U.S. uniformed services and the 2.9 million men, women and family members covered under this contract.

We are grateful for your service, dedication and the sacrifices you've made to ensure delivery of health care operations to this important customer group. Serving our military, veterans and uniformed services is more than just a job; it's an honor. And we are honored to share the common bond of the challenge coin with you.

Thank you,



John Santelli
Chief Information Officer



Mark Duhaime
Chief Operations Officer



Mike Connly
Chief Technology Officer