

Retention Bonus

For Fully Insured cases with 51 to 99 eligible employees

UnitedHealthcare is offering a bonus to agents in Texas who maintain existing medical groups with 51 to 99 eligible employees from July 1, 2015 through January 31, 2016. Agents who have at least 100 enrolled employees in eligible groups on June 30, 2015 and have an enrolled employee retention percentage for eligible cases of at least 80% are eligible for this bonus. Only agents permanently located in Texas are eligible for the bonus (please see the Program Details of this bonus for the exact geography for eligible agents).

Eligible cases are fully insured medical groups with 51 to 99 eligible employees that are active on June 30, 2015. Agents must have an enrolled employee retention percentage of at least 80% to be eligible for this bonus. The enrolled employee retention percentage is determined by dividing the total number of enrolled employees in eligible cases on June 30, 2015 into the total number of enrolled employees in those same cases on January 31, 2016.

Agents who meet the qualifying criteria of at least 100 enrolled employees in eligible cases on June 30, 2015 and have an enrolled employee retention percentage of at least 80% will receive a bonus for each eligible case, according to the following table:

Enrolled Employee Retention Percentage	Bonus Paid for Each Enrolled Employee in the Eligible Cases as of January 31, 2016
80.0% to 89.9%	\$10
90.0% to 94.9%	\$20
95.0% or higher	\$30

Bonus Example: An eligible agent has 300 enrolled employees in eligible cases with 51 to 99 eligible employees on June 30, 2015. There are 290 enrolled employees in those same eligible cases on January 31, 2016. The agent's enrolled employee retention percentage is 96.7% (290 divided by 300). The agent had at least 100 enrolled employees in eligible cases on June 30, 2015, and has exceeded the required 80% enrolled employee retention percentage, so the agent earns a bonus of \$30 for each of the 290 enrolled employees in eligible cases on January 31, 2016. That equals a bonus of \$8,700.



Program Details:

1. Only Agents of Record permanently located in the following areas are eligible for this program: Texas.
2. Eligible groups are fully insured medical groups having 51 to 99 eligible employees that are active on June 30, 2015. Agents must have a total of at least 100 enrolled employees in eligible groups on June 30, 2015 and have enrolled employee retention percentage of at least 80.0% to earn a bonus. The enrolled employee retention percentage is determined by dividing the total number of enrolled employees in eligible cases on January 31, 2016 by the total number of enrolled employees in those same cases on June 30, 2015. The enrolled employee retention percentage is rounded to the nearest one-tenth of one percent, and fractional percentages will be used in the calculations and determining qualification and tiers.
3. The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the applicable date. UnitedHealthcare's determination of group and enrolled employee count is final. Changes in the number of enrolled employees in eligible cases due to hiring and terminations during the bonus period will be reflected in the enrollment counts.
4. All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.
5. For dual or multiple broker arrangements, enrolled employee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used, and will not be rounded to the nearest integer.
6. General Agents are not eligible for the bonus.
7. Designation as a case with 51 to 99 eligible employees will be made in accordance with our rules and state and federal regulations, regardless of the group's actual enrollment or eligible employee count. Cases that were active as a group with 51 to 99 eligible employees on June 30, 2015 and that move to another Agent of Record during the bonus period will be removed from all bonus calculations (and therefore will not count against the Agent) unless the group cancels coverage with UnitedHealthcare at the time of the Agent of Record change. Cases that were active as a group with 51 to 99 eligible employees on June 30, 2015 and that are acquired by an agent due to an Agent of Record change during the bonus period will be included in both the June 30, 2015 and January 31, 2016 dates used in calculating the enrolled employee retention percentage, regardless of the group's original effective date. Movement of cases due to segment, Agent of Record and other changes will impact the enrolled employee counts for all applicable dates in the bonus program, and may result in a retroactive change to the agent's eligibility for, or qualification for, this bonus and other related bonuses.
8. Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. Non-commissionable governmental entity cases are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.