

New Sales Bonus

For Fully Insured Medical and Specialty Benefits cases with 51 to 99 eligible employees

UnitedHealthcare is offering a bonus to agents in Oklahoma and Texas who submit a complete request for a proposal for new fully insured medical groups with 51 to 99 eligible employees by November 14, 2014, and then sell at least two of those cases with an effective date of January 1, 2015. Agents must sell a total of at least two eligible medical cases during the bonus period in order to be eligible for the bonus. Agents who qualify for the medical bonus can also earn a bonus for selling two or more specialty lines of coverage in the eligible cases.

Eligible medical cases are new fully insured medical groups with 51 to 99 eligible employees having an effective date of January 1, 2015. The original request for proposal for the medical groups must have been received in complete form by UnitedHealthcare by November 14, 2014 in order to be eligible for the bonus.

Agents who meet the qualifying criteria of at least two eligible cases will receive a medical bonus according to the following table:

Number of Eligible Medical Cases Sold	Medical Bonus Paid
2 eligible medical cases	\$2,000
3 or more eligible medical cases	\$10,000

Additional Specialty Benefits Bonus: Agents who qualify for the medical bonus and sell either employer- or employee-paid Specialty Benefits coverages with their fully insured medical groups can also qualify to receive a Specialty Benefits bonus according to the following table:

Number of Eligible Specialty Benefits Lines of Coverage Sold with Eligible Medical Cases	Specialty Benefits Bonus Paid
2 or 3 lines of coverage	\$100 per specialty line of coverage
4 or 5 lines of coverage	\$200 per specialty line of coverage
6 or more lines of coverage	\$500 per specialty line of coverage*

*Up to a maximum additional Specialty Benefits bonus payment of \$5,000 per agent

Bonus Example: An eligible agent submits complete proposal requests for five eligible fully insured medical cases with 51 to 99 eligible employees by November 14, 2014. The agent then sells three of these eligible medical cases with January 1, 2015 effective dates, and receives a medical bonus of \$10,000.

The same agent sells dental and vision with one of the medical cases; base life and short-term disability on the second medical case and dental and critical illness on the third medical case. The agent has placed six specialty coverages with the qualifying medical cases and earns an additional Specialty Benefits bonus payment of \$3,000 (six coverages times \$500 per coverage).



Program Details:

1. Only Agents of Record permanently located in Oklahoma and Texas are eligible for this program.
2. Fully insured medical cases have to meet both of the following requirements in order to be eligible for this bonus:
 - a. The original request for proposal for the group must have been received in complete form by UnitedHealthcare by the end of the business day on November 14, 2014.
 - b. The sold group must be a fully insured group with 51 to 99 eligible employees having an effective date of January 1, 2015.
3. Agents must sell at least two eligible medical cases to qualify for any payments under this bonus program. Agents must qualify for the medical bonus in order to be eligible for the additional Specialty Benefits bonus. Eligible Specialty Benefits lines of coverage must have an effective date of January 1, 2015, and be sold with an eligible medical case. Stand-alone Specialty Benefits lines of coverage are not eligible for this bonus.
4. For dual or multiple broker arrangements, case credit for determining eligibility for the bonus will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
5. 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.
6. General Agents are not eligible for the bonus.
7. Cases transferring from, or spinning off from, another UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.
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.