



National

# New sales and conversion bonus



For new fully insured and level-funded medical plans or converted level-funded medical plans with up to 50 eligible employees

UnitedHealthcare is offering a bonus to agents who sell new UnitedHealthcare fully insured and level-funded medical plans or who convert existing UnitedHealthcare fully insured medical plans to UnitedHealthcare level-funded medical plans with up to 50 eligible employees, with effective dates from April 1, 2023, through September 30, 2023.

Eligible cases are new UnitedHealthcare fully insured and level-funded medical groups or existing UnitedHealthcare fully insured medical groups (who convert to UnitedHealthcare level-funding) with up to 50 eligible employees with effective dates from April 1, 2023, through September 30, 2023. Groups located in Alaska, California, Colorado, Hawaii and New York are not eligible for this bonus program.

**New sales bonus:** Agents will receive a bonus of \$60 for each enrolled employee in new eligible medical groups sold during the bonus period.

**Conversion bonus:** Agents will receive a bonus of \$60 for each enrolled employee in an existing eligible medical group who converts during the bonus period.

**Bonus example:** An eligible agent sells 3 new eligible medical groups having a total of 80 enrolled employees with effective dates during the bonus period. The same agent converts 2 existing eligible medical groups having a total of 50 enrolled employees with effective dates during the bonus period. That makes the agent eligible for a bonus of \$60 for each enrolled employee in the 3 new groups, and another \$60 for each enrolled employee in the 2 existing groups. Therefore, they earn a bonus of \$60 times 80, plus another \$60 times 50 for the 2 conversion groups, for a total bonus of \$7,800.

## Program details

1. Groups eligible for this bonus are new UnitedHealthcare fully insured and level-funded medical groups or existing UnitedHealthcare fully insured medical groups (who convert to UnitedHealthcare level-funding) that:
  - a. Have up to 50 eligible employees; and
  - b. Have effective dates from April 1, 2023, through September 30, 2023
  - c. Are located anywhere in the United States except for the following: Alaska, California, Colorado, Hawaii and New York
2. All sold business must be active and the selling agent must remain the Agent of Record on September 30, 2023, to be included in the bonus calculations.
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 group's effective date. UnitedHealthcare's determination of group and enrolled employee count is final.
4. Classification as a group "with up to 50 eligible employees" is determined by us considering several factors, including the enrollment at some point in time. We reserve the right to classify groups according to our rules, regardless of a group's actual enrollment at any time.
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. For dual or multiple broker arrangements, enrolled employee credit for payment calculations will be allocated in the same proportion as the commissions or fees are split on the case. Fractional credits will be used in the calculation and credits will not be rounded to the nearest integer.
7. All eligible groups in this bonus program will be excluded from any additional bonus programs for a carrier exiting the market, including bonus log number 2023-022, during the period of April 1, 2023, through September 30, 2023.
8. General Agents are not eligible for the bonus.
9. Cases transferring into the eligible segment 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 eligible business for this bonus program.
10. Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. We require written customer acknowledgment and approval before paying bonuses on all 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.

For agents with groups who currently have a carrier that is exiting the group health insurance market

Component	Description	Amount
Group Administrative Credit	Level Funded Sales from carrier exiting the market	One-time payment of \$250 per enrolled employee (applied to 3rd month invoice)
New Business Discount	Level Funded Sales from carrier exiting the market	Additional underwriting consideration
Ancillary Discounts	New Dental and Vision sales from carrier exiting the market	Additional underwriting consideration
Ancillary Implementation Credits	New Dental, Vision and Life sales from carrier exiting the market (credit per subscriber)	One-time payment: \$50 Dental \$15 Vision \$10 Basic Life

In addition to the financial incentives listed above, we have implemented a few administrative enhancements to help you move groups to UnitedHealthcare:

1. Groups electing a Level Funded plan will be eligible for longer contracts at the same rates with up to an 18-month rate guarantee. This can help to move your Dec. 1, 2022, and Jan. 1, 2023, business to June 1, 2023, and July 1, 2023, to spread out your workload and make this process more manageable.
2. Dental and Vision new business groups may receive up to an 18-month rate guarantee to align with their medical renewal