2025 Producer Performance Guide

All markets small group medical base and specialty products commissions

United Healthcare®

Welcome

Dear producer,

We are pleased to present UnitedHealthcare's 2025 Producer Performance Guide. Please keep this guide and refer to it whenever you have a commission question for states other than where you reside.

There are 2 sections that will help you sell UnitedHealthcare and build your relationship with your clients:

Specialty products commission and bonus programs

Provides details on Small Business and Key Account specialty product base commissions and bonus programs, including Dental, Vision, AD&D, Life, Disability and more

Medical commission and bonus programs

Outlines our competitive base commission

As you read through the guide, we think you'll see that these commissions offer fair compensation for offering UnitedHealthcare to your clients. We look forward to strengthening our relationship and working together to grow our mutual business.

Thank you,
UnitedHealthcare

Case size designations

Many of the commission and bonus programs in this guide apply to specific case size segments (e.g., groups with up to 50 employees or 51 or more employees). In most situations, these labels will coincide with the actual number of employees in the group who are eligible (but not necessarily enrolled) for coverage. However, the actual case size segment designation for commission and bonus program purposes will be made in accordance with state and federal regulations and may be based on the employee count at some point in time, the average number of employees over some period of time or other factors, such as the rating formula used, underwriting rules or operating system indicators. That means the specific assignment of any group to one of these classifications may not reflect the actual number of employees at a specified time. Once classified, groups do not automatically change classification for these purposes if their employee count grows or shrinks. That means that some groups with (for example) more than 50 employees will be included in the "up to 50 employees" commission and bonus programs, and some groups with fewer than 51 eligible employees will not. We reserve the right to classify any group in any of these designations for these purposes according to our rules and in accordance with state and federal regulations, regardless of the group's actual enrollment or eligible employee count.

Specialty Benefits

Basic and Supplemental Life base commissions for groups with up to 50 eligible employees

10% of paid premium

Dental base commissions for groups with up to 50 eligible employees

10% of paid premium

Vision base commissions for groups with up to 50 eligible employees

10% of paid premium

Short-term and Long-term Disability base commissions for groups with up to 50 eligible employees

Disability annual premium*	Commission rate
For the first $15,000 paid premium in a plan year	15% of premium
For the next $10,000 paid premium in a plan year	10% of premium
For the next $25,000 paid premium in a plan year	5% of premium
For a paid premium over $50,000 in a plan year	1% of premium

Oxford Benefit Management commissions for groups with 2–100 eligible employees

10% of paid premium

*This schedule is applied on a per-case basis. The schedule is applied to each disability case starting at the top of the schedule on the original effective date or renewal date.

Oxford Benefit Management, Inc. acts as the distribution company for products by third-party vendors including UnitedHealthcare Dental, Spectera, LifeEra and UnitedHealth Allies. The UnitedHealthcare Dental PPO Plan, the UnitedHealthcare Dental Trust Plan and Spectera, Inc. are underwritten by UnitedHealthcare Insurance Company, Hartford, Connecticut (except in New York), UnitedHealthcare Insurance Company of New York, Hauppauge, New York (New York only). OBM does not underwrite or administer these products and bears no risk on any product offered. UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (California only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (New York City); and in California, Unimerica Life Insurance Company. OBM and SBS packages are not available in all states and state-specific requirements may cause limitations or variations for the plans.

Commissions for Specialty Benefit groups with 51 or more eligible employees may be established at the request of the agent or customer. The above schedules will apply if an alternative schedule is not requested.

Classification of a group with "up to 50 eligible employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Standard commission schedules 51–5,000 for Specialty Benefits

Commission schedules for groups with 51 or more eligible employees may also be set at specific levels requested by the broker or customer. Talk to your UnitedHealthcare sales representative to request specific commission rates.

Dental commission scale	
Annual premium*	**Commission rate**
First $10,000	10%
Next $15,000	7.5%
Next $15,000	5%
Next $20,000	2.5%
> $60,000	1.5%

Vision commission rate
10% of paid premium

Basic and Supplemental Life commission scale	
Annual premium*	**Commission rate**
First $25,000	10%
Next $25,000	7%
Next $50,000	3%
Next $100,000	2%
> $200,000	1%

Short-term and Long-term Disability commission rates**	
Annual premium*	**Commission rate**
First $15,000	15%
Next $10,000	10%
Next $25,000	5%
> $50,000	1%

Paid Family Medical Leave***	
Annual premium*	**Commission rate**
First $15,000	15%
Next $10,000	10%
Next $25,000	5%
>$50,000	1%

*Schedule applied to each case starting at the top of the schedule on the original effective date or renewal date. **This schedule is applied on a per-case basis. The schedule is applied to each disability case starting at the top of the schedule on the original effective date or renewal date. ***Paid Family Medical Leave (PFML) plans are only available to groups with 100 or more eligible employees, with at least 25 employees working in the applicable PFML State (e.g., Massachusetts or Connecticut). For PFML product availability, please contact your UnitedHealthcare representative.

The policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Some products are not available in all states. Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare. UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in California by Unimerica Life Insurance Company. UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT; UnitedHealthcare Insurance Company of New York is located in Islandia, NY; and Unimerica Life Insurance Company is located in Milwaukee, WI.

Critical Illness Protection Plan commission rates	
Commission rate based on group size*	**Commission rate**
51–99 eligible employees	15%
100–500 eligible employees	13%
501–999 eligible employees	11.5%
1,000+ eligible employees	10%

Accident Protection Plan commission rates	
Commission rate based on group size*	**Commission rate**
51–99 eligible employees	15%
100–499 eligible employees	13.5%
500–999 eligible employees	12.75%
1,000+ eligible employees	11%

Hospital Indemnity Protection Plan commission rates	
Commission rate based on group size*	**Commission rate**
51–99 eligible employees	15%
100–500 eligible employees	13%
501–999 eligible employees	11.5%
1,000+ eligible employees	10%

Supplemental Health combo package	
Commission rate based on group size*	**Commission rate**
100–500 eligible employees	13%
501–999 eligible employees	11.5%
1,000+ eligible employees	10%

Benefit Ally	
Commission rate based on group size*	**Commission rate**
100+ eligible employees	10%

*Schedule applied to each case starting at the top of the schedule on the original effective date or renewal date.

The policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company. Some products are not available in all states. Benefits for the UnitedHealthcare dental DHMO plans are provided by or through the following UnitedHealth Group companies: Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York. Administrative services provided by DBP Services. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware.

Benefits for the UnitedHealthcare Dental DHMO/Direct Compensation plans are offered by Dental Benefit Providers of California, Inc. UnitedHealthcare Dental is affiliated with UnitedHealthcare. UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, UnitedHealthcare Insurance Company of New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and in California by Unimerica Life Insurance Company. UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. UnitedHealthcare Insurance Company is located in Hartford, CT; UnitedHealthcare Insurance Company of New York is located in Islandia, NY; and Unimerica Life Insurance Company is located in Milwaukee, WI.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Alabama with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1–3 enrolled employees	$3	$3
4+ enrolled employees	$24	$19

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $24 per enrolled employee per month for March, which equals $528. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $24, which equals $624.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Alaska with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups with up to 50 eligible employees in Alaska on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	$55

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate in the table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $55 per enrolled employee per month, which equals $1,210 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $55, which equals $1,430.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Arizona with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$6	$6
5–25 enrolled employees	$31	$24
26+ enrolled employees	$26	$22

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $31 per enrolled employee per month, which equals $682. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $31, which equals $806.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

Arkansas

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 employees* in Arkansas with effective dates on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
All groups with up to 50 eligible employees*	$32	$24

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in July with an initial enrollment of 22 enrolled employees will be paid $32 per enrolled employee per month for July, which equals $704. If the actual enrollment in September is 26 employees, the commission for September will be 26 multiplied by $32, which equals $832.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 100 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 100 eligible employees* in California with effective dates on or after Jan. 1, 2025.

Medical case size	Commissions
All new groups with up to 100 eligible employees**	5% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the paid premium for the month by the percentage indicated. For example, if the paid premium for a month for a group is $10,000, the commissions for that month will be 5% times $10,000, or $500.

Commission schedules in other states may be different than the above schedule. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in the Producer Performance Guide. Please refer to that information for complete guidelines for our producer compensation programs.

*Classification as a group of "up to 100 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

**UnitedHealthcare groups with up to 100 eligible employees in California with effective dates before Jan. 1, 2025, will continue with the commission schedule that was in effect for that group in 2022.

Medical benefits

Colorado

Medical base commissions
for fully insured groups with up to 100 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 100 eligible employees* in Colorado with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups in Colorado on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
All groups with up to 100 eligible employees	$32

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate in the table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $32 per enrolled employee per month, which equals $704 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $32, which equals $832.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 100 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Connecticut

Medical base commissions
for fully insured groups with up to 50 eligible employees

Oxford and UnitedHealthcare medical business

This commission schedule is effective for all new Oxford and UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Connecticut with effective dates on or after Jan. 1, 2025, and existing fully Oxford and UnitedHealthcare insured groups in Connecticut on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
Up to 2 enrolled employees	$5
3+ enrolled employees	$37

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $37 per enrolled employee per month, which equals $814 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $37, which equals $962.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Delaware

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Delaware with effective dates on or after Jan. 1, 2025, and existing fully insured groups in Delaware on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	$39

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate in the table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $39 per enrolled employee per month, which equals $858 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $39, which equals $1,014.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

District of Columbia

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in the District of Columbia with effective dates on or after Jan. 1, 2025, and existing groups in the District of Columbia on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 2 enrolled employees	$5	$5
3–4 enrolled employees	$15	$10
5+ enrolled employees	$42	$20

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in January with an initial enrollment of 20 enrolled employees will be paid $42 per enrolled employee, which equals $840. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $42, which equals $924.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding Commissions: Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Georgia

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 employees* in Georgia with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$2	$2
5+ enrolled employees	$35	$30

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $35 per enrolled employee, which equals $770. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $35, which equals $910.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Idaho

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Idaho with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$3	$3
4+ enrolled employees	$20	$18

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $20 per enrolled employee per month, which equals $440 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $20, which equals $520.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Illinois and Northwest Indiana

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* on the UnitedHealthcare platform in Northern and Central Illinois and Northwestern Indiana with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare platform groups in the same area on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
All groups with up to 50 eligible employees	$38	$35

- First-year commissions are paid for the period from the original effective date up to the first renewal date
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $38 per enrolled employee, which equals $836. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $38, which equals $988.

This commission schedule applies to groups in the following areas:

- **Illinois:** Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Lake, LaSalle, Kendall, McHenry, Will and Winnebago counties
- **Indiana:** Lake, LaPorte and Porter counties

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Indiana

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Indiana** with effective dates on or after Jan. 1, 2025, and existing fully insured groups in Indiana† on their first renewal on or after Jan. 1, 2025.

Enrolled medical employees in a group in the current month	Payment for each enrolled medical employee in the assigned row in that month
For the first 2 enrolled medical employees in the month	$8
For the next 2 enrolled medical employees in the month	$10
For the next 10 enrolled medical employees in the month	$35
For the remaining enrolled medical employees in the month	$22

How to calculate monthly commissions

The monthly commission payment is calculated by allocating the actual number of enrolled medical employees in a group in the month to the commission table. Enrolled employees are assigned to the table starting with the first row in the commission table up to the number of employees indicated in the row. Any excess employees are assigned to the subsequent rows in the table as indicated and will be paid the commission rates in those rows.

For example, a case with an actual enrollment of 30 enrolled employees in a specified month will have 2 enrolled employees in the first row, 2 in the second row, 10 in the third row and 16 in the fourth row. The commissions on the case for that month are $738, which is the sum of 2 multiplied by $8, 2 multiplied by $10, 10 multiplied by $35, and 16 multiplied by $22. This process is repeated every month the case is active using the actual enrolled medical count for the month.

This commission schedule applies to all counties in Indiana except Dearborn, Lake, LaPorte, Ohio, Porter and Switzerland.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.
**This commission schedule applies to all counties in Indiana except Dearborn, Lake, LaPorte, Ohio, Porter, and Switzerland.

Medical benefits

Iowa and Central Illinois

Medical base commissions
for fully insured groups with up to 100 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for UnitedHealthcare and UnitedHealthcare of the River Valley fully insured medical groups with up to 50 eligible employees* in Central and Eastern Iowa and Northwestern and Central Illinois with effective dates on or after Jan. 1, 2025, and existing fully insured groups in the same areas on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$10	$10
6+ enrolled employees	$35	$30

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $35 per enrolled employee, which equals $770. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $35, which equals $910.

This commission schedule applies to the following areas:

- **Iowa:** All counties except Adams, Cass, Cherokee, Crawford, Fremont, Harrison, Ida, Lyon, Mills, Monona, Montgomery, Obrien, Osceola, Page, Plymouth, Pottawattamie, Shelby, Sioux, Taylor and Woodbury
- **Illinois:** Bureau, Caroll, Champaign, Clark, Coles, Cumberland, De Witt, Douglas, Edgar, Ford, Fulton, Hancock, Henderson, Henry, Jo Daviess, Knox, Lee, Livingston, Marshall, McDonough, McLean, Mercer, Ogle, Peoria, Piatt, Putnam, Rock Island, Stark, Stephenson, Tazewell, Vermillion, Warren, Whiteside and Woodford counties
- **Wisconsin:** Crawford and Grant counties

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Kansas City Region

Medical base commissions
for fully insured groups with up to 50 eligible employees

Kansas

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Kansas with effective dates on or after Jan. 1, 2025, and existing groups in Kansas on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$29	$10
6–25 enrolled employees	$32	$29
26+ enrolled employees	$25	$22

Missouri

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Missouri with effective dates on or after Jan. 1, 2025, and existing groups in Missouri on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$29	$10
6+ enrolled employees	$29	$25

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

*Classification as a group of "up to 100 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits (continued)

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 5 enrolled employees will be paid $29 per enrolled employee per month, which equals $145 for that month. If the actual enrollment in June is 10 employees, the commissions for June will be 10 multiplied by $29, which equals $290.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

Medical benefits

Wichita, Kansas Area

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Kansas with effective dates on or after Jan. 1, 2025, and existing groups in Kansas on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$10	$10
6–25 enrolled employees	$32	$29
26+ enrolled employees	$25	$22

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding commissions: *Please contact your UnitedHealthcare sales office or reference the online producer portal* **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Kentucky

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Kentucky** with effective dates on or after Jan. 1, 2025, and existing fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Commissions per enrolled employee per month
Up to 3 enrolled employees	$5
4–19 enrolled employees	$25
20+ enrolled employees	$20

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 18 enrolled employees will be paid $25 per enrolled employee per month, which equals $450 for the first month. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $25, which equals $550.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

**This commission schedule applies to all of the counties in Kentucky except Boone, Campbell and Kenton.

Medical benefits

Louisiana

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare Commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Louisiana with effective dates on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$20	$18
5+ enrolled employees	$42	$35

- First-year commissions are paid for the period from the original effective date up to the first renewal date. Renewal commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year. The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $42 per enrolled employee per month for March, which equals $924. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $42, which equals $1,092.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 100 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for groups with 51–100 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with 51–100 eligible employees in Louisiana with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare groups with 51–100 eligible employees in Louisiana on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
All groups with 51–100 eligible employees	$29

Medical base commissions
for groups with 101 or more eligible employees

UnitedHealthcare commissions

This commission schedule is effective for all new fully insured medical groups categorized as having 101 or more eligible employees in Louisiana with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups categorized as having 101 or more eligible employees in Louisiana on their first renewal on or after Jan. 1, 2025.

Medical case size	Commission
Up to 199 enrolled employees	4% of paid premium
200–499 enrolled employees	3% of paid premium
500–999 enrolled employees	2% of paid premium
1,000+ enrolled employees	1% of paid premium

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by UnitedHealthcare. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The payment tier for renewing cases will be established using the enrolled medical employee count at a time determined by UnitedHealthcare, usually reflecting the billed employee count at the time the renewal package is created. The commission rate established at that time will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "51–100 employees" or "101 or more employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Maine

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Maine with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$10	$5
4+ enrolled employees	$28	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $28 per enrolled employee per month, which equals $616 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $28, which equals $728.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 employees* on the UnitedHealthcare platform in Maryland with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare platform groups in Maryland on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
All groups with up to 50 eligible employees	$40	$20

- First-year commissions are paid for the period from the original effective date up to the first renewal date
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $40 per enrolled employee, which equals $880. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $40, which equals $1,040.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Massachusetts

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Massachusetts with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4+ enrolled employees	$30	$27

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $30 per enrolled employee per month, which equals $660 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $30, which equals $780.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Michigan with effective dates on or after Jan. 1, 2025, and existing fully insured groups in Michigan on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$6	$4
5+ enrolled employees	$30	$23

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $30 per enrolled employee per month, which equals $660 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $30, which equals $780.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Minnesota

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Minnesota with effective dates on or after Jan. 1, 2025, and existing fully insured groups in Minnesota on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$10	$10
4+ enrolled employees	$28	$26

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $28 per enrolled employee per month, which equals $616 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $28, which equals $728.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Mississippi

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Mississippi with effective dates on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 5 enrolled employees	$14	$12
6+ enrolled employees	$37	$21

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in July with an initial enrollment of 22 enrolled employees will be paid $37 per enrolled employee per month for July, which equals $814. If the actual enrollment in September is 26 employees, the commissions for September will be 26 multiplied by $37, which equals $962.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Missouri and Southern Illinois

Medical base commissions
for fully insured groups with up to 50 eligible employees

Missouri

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Missouri with effective dates on or after Jan. 1, 2025, and existing groups in Missouri on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$29	$10
6+ enrolled employees	$29	$25

Southern Illinois

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in selected counties in Southern Illinois with effective dates on or after Jan. 1, 2025, and existing groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$5	$5
4–5 enrolled employees	$29	$10
6+ enrolled employees	$25	$25

The Southern Illinois commission schedule applies to the following counties in Illinois: Adams, Alexander, Bond, Brown, Calhoun, Cass, Christian, Clay, Clinton, Crawford, Edwards, Effingham, Fayette, Franklin, Gallatin, Greene, Hamilton, Hardin, Jackson, Jasper, Jefferson, Jersey, Johnson, Lawrence, Logan, Macon, Macoupin, Madison, Marion, Mason, Massac, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Pope, Pulaski, Randolph, Richland, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Union, Wabash, Washington, Wayne, White and Williamson.

Medical benefits (continued)

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 5 enrolled employees will be paid $29 per enrolled employee per month, which equals $145 for that month. If the actual enrollment in June is 10 employees, the commissions for June will be 10 multiplied by $29, which equals $290.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Montana

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Montana with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in Montana on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
Up to 3 enrolled employees	$3
4–25 enrolled employees	$20
26+ enrolled employees	$25

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $20 per enrolled employee, which equals $440. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $20, which equals $520.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Nebraska

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 employees* on the UnitedHealthcare platform in Nebraska with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare platform fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 5 enrolled employees	$4	$4
6+ enrolled employees	$35	$30

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $35 per enrolled employee, which equals $770. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $35, which equals $910.

This commission schedule applies to all of the counties in Nebraska and the following counties in Iowa:* Adams, Cass, Cherokee, Crawford, Fremont, Harrison, Ida, Lyon, Mills, Monona, Montgomery, Obrien, Osceola, Page, Plymouth, Pottawattamie, Shelby, Sioux, Taylor and Woodbury.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Nevada

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new Health Plan of Nevada, Sierra Health and Life, and UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Nevada with effective dates on or after Jan. 1, 2025, and existing Health Plan of Nevada, Sierra Health and Life, and UnitedHealthcare fully insured medical groups in Nevada on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
Up to 4 enrolled employees	$10
5+ enrolled employees	$34

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $34 per enrolled employee that month, which equals $748. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $34, which equals $884.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

New Hampshire

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in New Hampshire with effective dates on or after Jan. 1, 2025, and existing fully insured groups in the same area on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
Up to 2 enrolled employees	$5
3+ enrolled employees	$31

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $31 per enrolled employee per month, which equals $682 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $31, which equals $806.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

New Jersey

Medical base commissions
for fully insured groups with up to 50 eligible employees

Oxford and UnitedHealthcare commissions

The following commission schedule is effective for all new Oxford and UnitedHealthcare fully insured medical groups with up to 50 eligible employees in New Jersey with effective dates on or after Jan. 1, 2025, and existing Oxford and UnitedHealthcare fully insured medical groups in New Jersey on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees	$56

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $56 per enrolled employee that month, which equals $1,232. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $56, which equals $1,456.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

New Mexico

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in New Mexico with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in New Mexico on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 3 enrolled employees	$15	$15
4–20 enrolled employees	$40	$35
21+ enrolled employees	$35	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid $40 per enrolled employee per month, which equals $800 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $40, which equals $1,040.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 100 FTEs

Oxford and UnitedHealthcare medical products

This commission schedule is effective for new Oxford and UnitedHealthcare fully insured medical groups with up to 100 FTEs* in New York with effective dates on or after Jan. 1, 2025, and existing Oxford and UnitedHealthcare medical groups in New York on their first renewal on or after Jan. 1, 2025.

Medical case size	Commissions	
	Oxford	**UnitedHealthcare**
All groups with up to 100 FTEs	3.75% of paid premium	4.00% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month for an Oxford product for a group in New York is $10,000, the commissions for that month will be 3.75% times $10,000, or $375. If the paid premium in a specified month for a UnitedHealthcare product for a group in New York is $10,000, the commissions for that month will be 4.00% times $10,000, or $400.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other states. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 100 FTEs" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

North Carolina

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in North Carolina with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in North Carolina on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$4	$4
4–5 enrolled employees	$10	$10
6–10 enrolled employees	$30	$26
11–24 enrolled employees	$34	$31
25+ enrolled employees	$36	$31

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in May with an initial enrollment of 22 enrolled employees will be paid $34 per enrolled employee per month, which equals $748 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $34, which equals $884.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

North and Central Florida

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in North and Central Florida** with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 2 enrolled employees	$0	$0
3–4 enrolled employees	$2	$2
5+ enrolled employees	$32	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $32 per enrolled employee per month, which equals $704. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $32, which equals $832.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

**This commission schedule applies to all the counties in Florida except Broward, Indian River, Martin, Miami-Dade, Monroe, Palm Beach and St. Lucie.

Medical benefits

North Dakota

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in North Dakota with effective dates on or after Jan. 1, 2025, and existing fully insured groups in North Dakota on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commission per enrolled employee per month	Renewal commission per enrolled employee per month
Up to 3 enrolled employees	$3	$3
4+ enrolled employees	$25	$23

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $25 per enrolled employee per month, which equals $550 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $25, which equals $650.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Ohio

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups in Ohio (including Employer Resource Council Health Alliance [ERC] and Southern Ohio Chamber Alliance [SOCA] groups) with up to 50 eligible employees* with effective dates on or after Jan. 1, 2025. The schedule also applies to existing UnitedHealthcare fully insured groups (including ERC and SOCA) in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 4 enrolled employees	$5	$5
5+ more enrolled employees	$27	$24

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $27 per enrolled employee, which equals $594. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $27, which equals $702.

This commission schedule applies to all counties in **Ohio.** This commission schedule also applies to Dearborn, Ohio, and Switzerland counties in **Indiana;** and Boone, Campbell, and Kenton counties in **Kentucky.**

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

Association health plan (AHP) and multiple employer welfare (MEWA) commissions: Please contact your UnitedHealthcare sales office for information on the commission schedules for AHPs and MEWAs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Oklahoma with effective dates on or after Jan. 1, 2025, and existing fully insured groups in Oklahoma on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year commissions per enrolled employee per month
All groups with up to 50 eligible employees*	$26

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $26 per enrolled employee per month, which equals $572 for that month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $26, which equals $676.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Oregon

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Oregon with effective dates on or after Jan. 1, 2025, and existing groups with up to 50 eligible employees in Oregon on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
All groups with up to 50 eligible employees*	$25	$20

- First-year commissions are paid for the period from the original effective date up to the first renewal date
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, commissions on a first-year case with a March enrollment of 22 enrolled employees will be paid $25 per enrolled employee per month, which equals $550 for that month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $25, which equals $650.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Pennsylvania

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Pennsylvania with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	$41

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate in the table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $41 per enrolled employee per month, which equals $902 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $41, which equals $1,066.

This commission schedule applies to ALL counties in Pennsylvania.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Rhode Island

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Rhode Island with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured medical groups in Rhode Island on their first renewal on or after Jan. 1, 2025.

Medical case size	Payment per enrolled employee per month
Up to 3 enrolled employees	$5
4+ enrolled employees	$20

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $20 per enrolled employee per month, which equals $440 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $20, which equals $520.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

South Carolina

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

The following commission schedules are effective for new fully insured medical groups with up to 50 eligible employees* in South Carolina with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Commission per enrolled employee per month
All groups with up to 50 eligible employees*	$25

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in January with an initial enrollment of 22 enrolled employees will be paid $25 per enrolled employee per month, which equals $550 for the first month. If the actual enrollment the following June is 26 employees, the commissions for June will be 26 multiplied by $25, which equals $650.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

South Dakota

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in South Dakota with effective dates on or after Jan. 1, 2025, and existing groups in South Dakota on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$3	$3
4+ enrolled employees	$27	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $27 per enrolled employee per month, which equals $594 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $27, which equals $702.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare and Neighborhood Health Partnership

This commission schedule is effective for all new UnitedHealthcare and Neighborhood Health Partnership (NHP) fully insured medical groups in South Florida* with up to 50 eligible employees** with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare and NHP fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 3 enrolled employees	$2	$2
4+ enrolled employees	$37	$34

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $37 per enrolled employee per month, which equals $814. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $37, which equals $962.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*This commission schedule applies only to the following counties in Florida: Broward, Indian River, Martin, Miami-Dade, Monroe, Palm Beach and St. Lucie.

**Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Southwest Florida

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Central, North and Southwest Florida with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year commissions per enrolled employee per month	Renewal commissions per enrolled employee per month
Up to 2 enrolled employees	$0	$0
3–4 enrolled employees	$2	$2
5+ enrolled employees	$32	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid $32 per enrolled employee per month, which equals $640. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $32, which equals $704.

This commission schedule applies to all the counties in Florida except Broward, Indian River, Martin, Miami-Dade, Monroe, Palm Beach and St. Lucie.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding commissions: *Please contact your UnitedHealthcare sales office or reference the online producer portal* **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Tennessee and Southwest Virginia

Medical base commissions
for fully insured groups with up to 50 eligible employees

Tennessee and Southwest Virginia*

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Tennessee and Southwest Virginia with effective dates on or after Jan. 1, 2025, and existing groups with up to 50 eligible employees in Tennessee and Southwest Virginia on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$20	$15
5+ enrolled employees	$35	$28

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in July with an initial enrollment of 22 enrolled employees will be paid $35 per enrolled employee per month for July, which equals $770. If the actual enrollment in September is 26 employees, the commissions for September will be 26 multiplied by $35, which equals $910.

This commission schedule applies to all of Tennessee and the following areas in Southwest Virginia*: Bland, Buchanan, Carroll, Dickenson, Grayson, Lee, Russell, Scott, Smyth, Tazewell, Washington, Wise and Wythe counties, and the independent cities of Bristol, Galax and Norton.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

* Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Texas

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

The following commission schedule is effective for all new UnitedHealthcare fully insured medical groups in Texas with up to 50 employees with effective dates on or after Jan. 1, 2025. This commission schedule will also apply to any UnitedHealthcare medical groups in Texas that, on or after Jan. 1, 2025, move to another UnitedHealthcare product with up to 50 employees that has a different certificate of coverage.

Medical case size	Commissions
Up to 50 eligible employees*	4.25% of paid premium

Existing UnitedHealthcare fully insured medical groups in Texas that have effective dates prior to July 1, 2021, will remain on their current base commission rate.

UnitedHealthcare groups in Texas that move to another UnitedHealthcare product with up to 50 employees that has a different certificate of coverage on or after July 1, 2021, will be paid under the base commission rate currently effective for new business.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month is $10,000, the commissions for that month will be 4.25% times $10,000, or $425.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding Commissions: Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Utah

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 employees* on the UnitedHealthcare platform in Utah with effective dates on or after Jan. 1, 2025, and existing fully insured UnitedHealthcare medical groups in Utah on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 24 enrolled employees	$25	$20
25+ enrolled employees	$35	$30

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid $25 per enrolled employee, which equals $550. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by $25, which equals $650.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Virginia

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Virginia with effective dates on or after Jan. 1, 2025, and existing groups in the same area on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 2 enrolled employees	$2	$2
3–4 enrolled employees	$5	$5
5+ enrolled employees	$40	$20

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in January with an initial enrollment of 20 enrolled employees will be paid $40 per enrolled employee, which equals $800. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $40, which equals $880.

This commission schedule applies to all of Virginia except these counties and cities in Southwest Virginia: Bland, Buchanan, Carroll, Dickenson, Grayson, Lee, Russell, Scott, Smyth, Tazewell, Washington, Wise and Wythe counties, plus the independent cities of Bristol, Galax and Norton.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding Commissions: Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

U.S. Virgin Islands

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in the U.S. Virgin Islands with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in the same area on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	4.0%	3.0%
4+ enrolled employees	7.0%	5.5%

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the paid premium for the month by the percentage indicated. For example, if the paid premium for a first-year group with 20 enrolled employees in a specified month is $10,000, the commissions for that month will be 7% times $10,000, or $700.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding Commissions: Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Washington

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in Washington with effective dates on or after Jan. 1, 2025, and existing fully insured medical groups in Washington on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$3	$3
5+ enrolled employees	$35	$30

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in January with an initial enrollment of 20 enrolled employees will be paid $35 per enrolled employee per month, which equals $700 for the first month. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $35, which equals $770.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

***All Savers Alternate Funding commissions:** Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

West Virginia

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new fully insured medical groups with up to 50 eligible employees* in West Virginia with effective dates on or after Jan. 1, 2025, and existing groups in West Virginia on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 4 enrolled employees	$5	$5
5+ enrolled employees	$33	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid $33 per enrolled employee, which equals $660. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $33, which equals $726.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

***All Savers Alternate Funding commissions:** Please contact your UnitedHealthcare sales office or reference the online producer portal **(uhone.com/broker)** for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Wisconsin

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Wisconsin with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured groups in Wisconsin on their first renewal on or after Jan. 1, 2025. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Up to 3 enrolled employees	$10	$10
4+ enrolled employees	$30	$25

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first-year case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid $30 per enrolled employee, which equals $600. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $30, which equals $660.

This commission schedule applies to all counties in **Wisconsin except** Crawford and Grant.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding commissions: *Please contact your UnitedHealthcare sales office or reference the online producer portal* ***(uhone.com/broker)*** *for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

Medical benefits

Wyoming

Medical base commissions
for fully insured groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new UnitedHealthcare fully insured medical groups with up to 50 eligible employees* in Wyoming with effective dates on or after Jan. 1, 2025, and existing UnitedHealthcare fully insured groups in Wyoming on their first renewal on or after Jan. 1, 2025.

Medical case size	First-year payment per enrolled employee per month	Renewal payment per enrolled employee per month
Groups with up to 3 enrolled employees	$3	$3
Groups with 4+ enrolled employees	$25	$20

- First-year commissions are paid for the period from the original effective date up to the first renewal date. The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- Renewal commission rates are paid for all months starting on and subsequent to the first renewal date. The payment tier used for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of subgroups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid $25 per enrolled employee per month, which equals $500 for the first month. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by $25, which equals $550.

Commissions vary by the group's location. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replaces and supersedes this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

All Savers Alternate Funding commissions: *Please contact your UnitedHealthcare sales office or reference the online producer portal (* ***/broker****) for the most current All Savers Alternate Funding commission schedule for your area.*

*Classification as a group of "up to 50 employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 3 for details.

We look forward to working with you to help ensure that customer data remains as secure as possible. We will contact you with further information. In the meantime, please email UnitedHealthcare's Broker Data Security Team at **securebroker@uhc.com** with any questions. Thank you for your attention to this important topic.

UnitedHealth Group is a health care and well-being company with a mission to help people live healthier lives and help make the health system work better for everyone.

We are 400,000 colleagues in 2 distinct and complementary businesses working to help build a modern health system through improved access, affordability, outcomes and experiences.

UnitedHealthcare offers a full range of health benefits, enabling affordable coverage, simplifying the health care experience and delivering access to high-quality care. Optum delivers care aided by technology and data, empowering people and providers with the guidance and tools they need to achieve better health.

We work with governments, employers, alliances and providers to care for 151 million people and share a vision of a value-based system of care that provides compassionate and equitable care.

At UnitedHealth Group, our mission calls us, our values guide us and our diverse culture connects us as we seek to improve care for the consumers we are privileged to serve and their communities.

NOT FOR CONSUMER USE.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact UnitedHealthcare.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact the company.

UnitedHealthcare dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact the company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company. Critical Illness coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered "minimum essential coverage" under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write the company. This product is not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare's Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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