



2016 Broker Bonus Program

For specialty groups with two or more eligible lives

When you sell or renew group term life, supplemental life, dental, short-term disability, long-term disability, vision, critical illness and accident insurance from the specialty product portfolio for groups with two or more eligible employees during 2016, you may be eligible for a broker bonus offered by UnitedHealthcare.

Specialty new business bonus

You must sell at least ten eligible lines of coverage with original effective dates from January 1, 2016 through December 31, 2016, having a combined minimum of \$100,000 in annualized premium and fees in order to qualify for the specialty new business bonus. Annualized premium and fees for bonus qualification is equal to the December 2016 premium and fees of eligible coverages multiplied by 12. The specialty new business bonus is paid on December 2016 annualized premium and fees on lines of coverage that had original effective dates during 2016, are active as of December 31, 2016, and meet all other eligibility requirements. The maximum specialty new business bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

If all of the bonus requirements are met, the bonus is paid according to the following table:

Specialty new business bonus table

Minimum new lines of coverage with effective dates from January 1, 2016 through December 31, 2016	Minimum annualized premium and fees*	Bonus on 2016 annualized premium and fees*
10 lines	\$100,000	2%
15 lines	\$150,000	3%
20 lines	\$175,000	4%
10 lines	\$500,000	4%
25 lines	\$175,000	5%
10 lines	\$750,000	5%
30 lines	\$175,000	6%
10 lines	\$1,000,000	6%

If an agent meets all of the qualifications in more than one row in the table, only the bonus for the row paying the highest bonus amount will be paid. Agent can qualify for a new business bonus without qualifying for retention bonus.

New business bonus qualification and payment calculation is based on annualized premium and fees.

Specialty retention bonus

You must qualify for the specialty new business bonus, have at least 15 eligible renewal lines of coverage having a combined minimum of \$550,000 in received renewal premium and fees as of December 31, 2016, and a minimum premium persistency of 80% in order to qualify for the specialty retention bonus. The specialty retention bonus is paid on received premium and fees for lines of coverage that had renewal dates during 2016, are active as of December 31, 2016, and meet all other eligibility requirements. For purposes of this bonus, the “renewal date” for groups with rate guarantees longer than one year will be the 12 month anniversary of their original effective date or their last renewal. The calculation for premium retention percentage is December 2016 premium and fees divided by December 2015 premium and fees.

The maximum specialty retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

If you earned a 2015 specialty new business bonus, the specialty retention bonus percentage is determined according to the following table if all of the qualifying criteria are met:

Specialty retention bonus table

As of December 31, 2016			
Minimum coverages renewing in 2016	Minimum premium and fees received in 2016	Premium retention percentage	Bonus on received premium and fees
15	\$550,000	80% to 87.49%	1%
		87.5% to 94.99%	2%
		95% or greater	Up to 3% (not to exceed new business bonus %)
60	\$750,000	80% to 87.49%	2%
		87.5% to 94.99%	Up to 4% (not to exceed new business bonus %)
		95% or greater	Up to 6% (not to exceed new business bonus %)
Fewer than 15 renewal lines of coverage or less than \$550,000 in renewal premium and fees received in 2016			No bonus
Did not qualify for a 2016 Specialty Benefits new business bonus			No bonus

* In eligible lines of coverage with renewal dates during 2016. Bonus is paid on premium and fees received on renewing lines of coverage only in 2016. The 2016 Specialty Benefits retention bonus percentage paid cannot exceed the 2016 Specialty Benefits new business bonus percentage earned by the agent.

Retention bonus percentage cannot exceed the earned new business bonus percentage.

How the 2016 specialty broker bonus works.

Example 1

Specialty new business bonus table and bonus example

Minimum new lines of coverage with effective dates from January 1, 2016 through December 31, 2016	Minimum annualized premium and fees*	Bonus on 2016 annualized premium and fees*
10 lines of coverage	\$100,000	2%
15 lines of coverage	\$150,000	3%
20 lines of coverage	\$175,000	4%
10 lines of coverage	\$500,000	4%
25 lines of coverage	\$175,000	5%
10 lines of coverage	\$750,000	5%
30 lines of coverage	\$175,000	6%
10 lines of coverage	\$1,000,000	6%

New coverages with effective dates from January 1, 2016 through December 31, 2016	16
Annualized premium and fees in eligible coverages	\$200,000
Bonus % (from table above)	3%
New business bonus earned (annualized premium and fees of \$200,000 x 3%)	\$6,000

Specialty retention bonus table and bonus example

As of December 31, 2016			
Minimum coverages renewing in 2016	Minimum premium and fees received in 2016	Premium retention percentage	Bonus on received premium and fees
15	\$550,000	80% to 87.49%	1%
		87.5% to 94.99%	2%
		95% or greater	Up to 3% (not to exceed new business bonus %)
60	\$750,000	80% to 87.49%	2%
		87.5% to 94.99%	Up to 4% (not to exceed new business bonus %)
		95% or greater	Up to 6% (not to exceed new business bonus %)
Fewer than 15 renewal lines of coverage or less than \$550,000 in renewal premium and fees received in 2016			No bonus
Did not qualify for a 2016 Specialty Benefits new business bonus			No bonus

Renewal lines of coverage for groups with renewal dates from January 1, 2016 through December 31, 2016 that are active as of December 31, 2016	15
Received premium and fees on 15 renewal lines of coverages in 2016	\$570,000
Premium retention calculation	
December 2015 received premium and fees of eligible lines of coverage	\$50,000
December 2016 received premium and fees of eligible lines of coverage	\$48,750
Premium retention (\$48,750 / \$50,000)	97.50%
Bonus % (from the table above)	3%
Retention bonus earned (premium and fees of \$570,000 x 3%)	\$17,100
Total new business bonus + retention bonus	\$23,100

Example 2

Specialty new business bonus table and bonus example

Minimum new lines of coverage with effective dates from January 1, 2016 through December 31, 2016	Minimum annualized premium and fees*	Bonus on 2016 annualized premium and fees*
10 lines of coverage	\$100,000	2%
15 lines of coverage	\$150,000	3%
20 lines of coverage	\$175,000	4%
10 lines of coverage	\$500,000	4%
25 lines of coverage	\$175,000	5%
10 lines of coverage	\$750,000	5%
30 lines of coverage	\$175,000	6%
10 lines of coverage	\$1,000,000	6%

New coverages with effective dates from January 1, 2016 through December 31, 2016	12
Annualized premium and fees in eligible coverages	\$125,000
Bonus % (from table above)	2%
New business bonus earned (annualized premium and fees of \$125,000 x 2%)	\$2,500

Specialty retention bonus table and bonus example

As of December 31, 2016			
Minimum coverages renewing in 2016	Minimum received premium and fees	Premium retention percentage	Bonus on received premium and fees
15	\$550,000	80% to 87.49%	1%
		87.5% to 94.99%	2%
		95% or greater	Up to 3% (not to exceed new business bonus %)
60	\$750,000	80% to 87.49%	2%
		87.5% to 94.99%	Up to 4% (not to exceed new business bonus %)
		95% or greater	Up to 6% (not to exceed new business bonus %)
Fewer than 15 renewal lines of coverage or less than \$550,000 in renewal premium and fees received in 2016			No bonus
Did not qualify for a 2016 Specialty Benefits new business bonus			No bonus

Renewal lines of coverage for groups with renewal dates from January 1, 2016 through December 31, 2016 that are active as of December 31, 2016	60
Premium and fees received January 2016 through December 2016 on the 60 active renewal lines of coverage	\$770,000
Premium retention calculation	
December 2015 received premium and fees of eligible lines of coverage	\$73,000
December 2016 received premium and fees of eligible lines of coverage	\$65,000
Premium retention (\$65,000 / \$73,000)	89.04%
Bonus % (from the table above) Retention bonus % cannot exceed new business bonus %	2%
Retention Bonus earned (premium and fees of \$770,000 x 2%)	\$15,400
Total new business + retention bonus	\$17,900

Specialty product portfolio



Dental

- Flexible plan designs and dental plans features may include: an enhanced prenatal dental benefit, oral cancer screening, a roll-over plan design called Consumer MaxMultiplier®, a dental cost calculator, and dental implants
- The UnitedHealthcare national dental network has more than 97,000 unique providers and more than 315,000 access points to care
- National 30% average preferred provider organization (PPO) network discount



Vision

- Diversified national network with over 70,000 vision access points, including private practice and retail chains
- Flexible plan designs and copayment options
- Ease of administration through integrated capabilities



Life

- Our products help meet the financial, emotional and legal needs of employees and their families
- Flexible plan designs for basic life and accidental death & dismemberment (AD&D), supplemental life and dependent life
- Travel Assistance, Will & Trust Preparation and Beneficiary Services included at no additional cost



Disability

- One of the country's most experienced claims management teams
- Flexible plan designs for short-term, long-term and voluntary disability



Critical Illness and Accident

- Great plan offerings for all employers, especially those who offer medical coverage with high out-of-pocket costs
- Flexible plan designs and funding options allow employers to offer plans to meet their needs and those of their employees

Dental, vision, critical illness, accident and disability products are connected with our medical plans, both clinically and administratively.

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Terms and conditions

The specialty new business bonus is paid on annualized premium and fees received for December 2016 for lines of coverage that had original effective dates from January 1, 2016, through December 31, 2016, are active as of December 31, 2016, and meet all other eligibility requirements. The specialty retention bonus is paid on received renewal premium and fees for lines of coverage that had renewal dates from January 1, 2016, through December 31, 2016, are active as of December 31, 2016, and meet all other eligibility requirements. For purposes of this bonus, the renewal date for groups with rate guarantees longer than one year will be the 12 month anniversary of their original effective date or their last renewal.

An agent or agency can only qualify for one specialty new business bonus and one specialty retention bonus. The lines of coverage sold and minimum annualized or received premium and fees within any row must both be met to qualify for a row in the bonus table. The bonus will be paid at the highest bonus percentage where both the specialty lines of coverage and annualized or received premium and fees criteria are met. The rows in the table are not combined to determine the bonus payable. If an agent meets the qualifications in more than one row in the table, only the bonus for the row paying the highest bonus amount will be paid.

An eligible line of coverage for the specialty new business and retention bonuses is group dental, vision, term life, supplemental life, short-term disability, long-term disability, critical illness and accident insurance from the specialty product portfolio in a group of two or more eligible employees. An eligible line of coverage can be sold with medical coverage or on a stand-alone basis. Lines of coverage are combined for qualifying purposes for any case or group of affiliated cases.

An eligible line of coverage must be sold to an eligible group. Spectera Plan Administrators Private Label Vision, Sierra Vision, Family Medical Leave (FML) administration plans, some Governmental Entity, groups written through Affiliated Associations of America (AAOA), embedded dental or vision benefits, dental discount cards or state statutory disability plans are not eligible for this bonus. Dental groups administered through UMR/Fiserv that use a dental network other than the UnitedHealthcare Dental network are not eligible for this bonus.

UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage and premium or fees of ineligible cases are not included toward the minimum line of coverage requirements, the premium requirements, or any other requirements or calculations related to any specialty bonus.

Special rules apply to payment of bonuses for Governmental Entity and non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on commissionable Governmental Entity cases with 51 or more eligible employees. Non-commissionable Governmental Entity lines of coverage are not eligible for bonus payments. Written customer permission is required for non-governmental non-commissionable cases to be eligible for bonus programs. Some lines of coverage are excluded from all bonus programs by regulations and our policies. Refer to Producer Compensation policies and procedures for Governmental Entities and non-commissionable cases in the Producer Performance Guide for additional information.

For dual or multiple broker arrangements, line of coverage credit and premium or fee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.

The maximum specialty new business and/or retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

Affiliated cases: some employer groups may be divided into different policies or group numbers. All of these subgroups are combined and considered to be one case for commission and bonus purposes.

Program approved in all states (pending regulatory approval in New York). Refer to your 2016 Producer Performance Guide for complete bonus program details.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by, United HealthCare Services, Inc. or their affiliates. Some products vary by state or may not be available in all states.

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), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Plans sold in Virginia use policy form numbers DPOL.06.VA and DCOC.CER.06.VA. Benefits for the UnitedHealthcare Dental DHMO plans are provided by or through the following UnitedHealth Group companies: Dental Benefit Providers of California, Inc., Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. Plans sold in Texas use contract form number DHMO.CNT.11.TX and associated EOC form number DHMO.EOC.11.TX. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by Dental Benefit Providers, Inc. 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. Offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F.S., and administered by Dental Benefit Providers, Inc. Benefits for the Pacific Union Dental DHMO plans are offered by Dental Benefit Providers of California, Inc.

UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form numbers VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia are on form numbers VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASDPOL-ADD/DIS NY(05/03). In Texas, Life and Disability coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX.

UnitedHealthcare Critical Illness Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHICI-POL-1. In New York, it is provided by Unimerica Life Insurance Company of New York as Specified Disease Coverage on Policy Form UHICI-POL-1-NY. UnitedHealthcare Accident Protection Plan is provided by UnitedHealthcare Insurance Company on Policy Form UHCAC-POL-1 (01/12). In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12). In New York it is provided by Unimerica Life Insurance Company of New York on Policy Form UHCAC-POL-1-NY (01/12).

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company of New York in New York, NY.