



Specialty Bonus Program

- UnitedHealthcare is offering a bonus to agents permanently located in New York who sell eligible Specialty Benefits lines of coverage with effective dates from May 1, 2021 through January 1, 2022
- Eligible groups are new employer sponsored or voluntary, fully insured dental, vision, basic life, supplemental life, short-term disability, long-term disability, critical illness, accident and hospital indemnity lines of coverages sold to groups with up to 100 eligible employees with 5 or more enrolled employees that have effective dates from May 1, 2021 through January 1, 2022. The Specialty Benefits groups may be sold with medical or on a stand-alone basis
- Agents who meet the qualifying criteria of selling eligible Specialty Benefits lines of coverage to each customer will receive a bonus according to the following table:

Groups with up to 100 eligible employees and 5 or more enrolled employees	
Lines of Coverage Sold to Each Customer	Bonus Amount
Dental + Vision	\$250
Dental + Vision + Basic Life	\$500
Dental + Vision + Basic Life + 1 additional Financial Protection coverage (supplemental life, short-term disability, long-term disability, critical illness, accident or hospital indemnity)	\$750
Dental + Vision + Basic Life + 2 or more additional Financial Protection coverages (supplemental life, short-term disability, long-term disability, critical illness, accident or hospital indemnity)	\$1,000

Program Details.

1. Only Agents of Record permanently located in New York are eligible for this program
2. Eligible groups are new groups with up to 100 eligible employees with 5 or more enrolled employees that have effective dates from May 1, 2021 through January 1, 2022. The 5 enrolled employee minimum for the group is based on the line of coverage with the most employee participation.
 - Eligible Specialty benefits lines of coverage are employer-sponsored or voluntary, fully insured or self-funded dental, vision, basic life, supplemental life, short-term disability, long-term disability, critical illness, accident and hospital indemnity groups. The eligible lines of coverage can be sold with medical coverage or on a stand-alone basis.
 - Self-funded groups are not eligible for this bonus program.
3. Agents must sell at least the eligible line of coverage combinations to a customer to qualify for the bonus.
 - The lines of coverage will be derived from the specified group as of January 1, 2022
 - The enrolled employee counts will be derived from the specified line of coverage and will be based on the number of enrolled employees for that line of coverage as of the group's effective date.
 - UnitedHealthcare's determination of line of coverage and enrolled employee is final.
4. All sold business must be active and the selling agent must remain the Agent of Record on January 1, 2022 to be included in the bonus calculations.
5. All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of lines of coverage sold and enrollment data is available for bonus calculation.

Program Details (Continued)



6. For dual or multiple broker arrangements, line of coverage credit and enrolled employee credit for determining eligibility for the bonus will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
7. General Agents are not eligible for the bonus.
8. Groups transferring from a UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare groups will not be credited as new business for this bonus program.
9. Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as “Governmental Entities” in the UnitedHealthcare Agent/Agency Agreement. Non-commissionable governmental entity groups are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

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