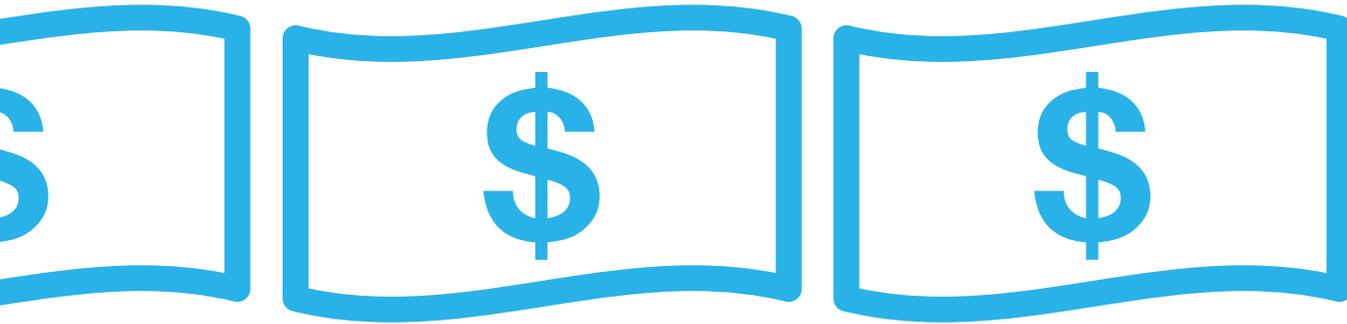




2018 Specialty Benefits Bonus Program



Earn rewards for selling our specialty benefits.

When you sell our specialty benefit plans, you help us inspire healthier by giving your clients more ways to live well. That deserves a reward.

Earn bonuses on new and renewing sales of:

- ✓ Dental
- ✓ Vision
- ✓ Basic life
- ✓ Supplemental life
- ✓ Short-term disability
- ✓ Long-term disability
- ✓ Critical illness protection
- ✓ Accident protection
- ✓ Hospital indemnity protection

Earn a bonus by meeting requirements in:

1
NEW BUSINESS
SALES

2
NET CHANGE IN
PREMIUM AND FEES

3
RENEWING COVERAGES
AND PREMIUM



THE NET CHANGE PERCENTAGE IN PREMIUM AND FEES IS CALCULATED BY dividing the premium and fees received for all of your Specialty Benefits lines of coverage in January 2019 by the annualized premium and fees received for all of your Specialty Benefits lines of coverage in January 2018. The net change percentage is rounded to the nearest one tenth of one percent. Specialty Benefits lines of coverage that do not meet our general bonus eligibility requirements will be excluded from the net change calculation.

How to earn a new business bonus.

EFFECTIVE DATES

January 2, 2018 through
January 1, 2019

1 Meet these minimum requirements for a bonus on annualized premium and fees of:

NEW LINES	+	ANNUALIZED PREMIUM & FEES	
10	+	\$100K	2%
15	+	\$150K	3%
20	+	\$200K	4%
10	+	\$500K	4%
25	+	\$225K	5%
10	+	\$850K	5%
30	+	\$250K	6%
10	+	\$1.25M	

2 Have a net change in premium and fees of at least 100% to qualify for a bonus.

How to earn a retention bonus.

RENEWAL DATES

January 2, 2018 through
January 1, 2019

3 Qualify for a new business bonus, and renew at least 25 lines with \$750K in premium and fees. Then, meet these minimum requirements for a bonus on received premium and fees of:

PREMIUM PERSISTENCY	
<85%	0%
85.0% – 89.99%	1%
90.0% – 94.99%	3%
>95%	5%

Check out some examples of how the Specialty Benefits Bonus Program works.

EXAMPLE 1

New Business

SALES

New lines with effective dates from January 2, 2018 through January 1, 2019 **21**

Eligible annualized premium & fees **\$300,000**

NET CHANGE in all new and renewing premium & fees

January 2018 annualized premium & fees **\$1,000,000**

January 2019 annualized premium & fees **\$1,200,000**

Net change **120%**

4% BONUS
X
\$300,000
ANNUALIZED
PREMIUM & FEES

\$12,000
NEW BUSINESS BONUS

Retention

Renewing lines with renewal dates from January 2, 2018 through January 1, 2019 **25**

Received premium & fees **\$770,000**

PREMIUM RETENTION

January 2018 received premium & fees **\$65,000**

January 2019 received premium & fees **\$63,375**

Premium persistency **97.5%**

5% BONUS
X
\$770,000
ANNUALIZED
PREMIUM & FEES

\$38,500
RETENTION BONUS

TOTAL BONUS OF
\$50,500



EXAMPLE 2

New Business

SALES

New lines with effective dates from
January 2, 2018 through January 1, 2019 **10**

Eligible annualized premium & fees **\$800,000**

NET CHANGE in all new and renewing premium & fees

January 2018 annualized premium & fees **\$1,000,000**

January 2019 annualized premium & fees **\$950,000**

Net change **95%**

**NO
BONUS**

PREMIUM NET
CHANGE IS LESS
THAN 100%

What makes our specialty benefits so special?

They make health care easier.

Our specialty benefits make health care more accessible through large networks, personalized support, convenient tools, health and wellness programs and special pricing.

They're designed to be flexible.

All plans come with multiple funding options. Customers can choose the right plans and contribution strategies to fit their needs and budget, while providing their employees with complementary benefits that focus on improving overall health.

They're even better bundled.

Reduced costs and a simplified experience are priorities. When our medical and specialty plans are purchased together, customers get a simpler, service-focused experience. Plus, they may qualify for significant savings.

- ✓ One dedicated account team
- ✓ One self-service administration website
- ✓ One member website



A smarter approach to wellness and productivity.

Bridge2Health^{®2} uses medical and specialty plan data to help identify members with a health risk or condition. With a more complete understanding of our members' health needs, we can help guide them to care so they can make informed health care decisions.



DENTAL

- ✓ 30+ years of experience
- ✓ 10 million+ members¹
- ✓ 100,000+ network providers¹
- ✓ Programs that reward healthy habits and help lower costs



VISION

- ✓ 50+ years of experience
- ✓ 19 million+ members¹
- ✓ 80,000+ network private practice and retail chains¹
- ✓ Frame allowances and eyewear discounts



FINANCIAL PROTECTION

- ✓ 20+ years of experience
- ✓ 1 million+ members¹
- ✓ Products include:
 - Life and supplemental life
 - Short-term and long-term disability
 - Accident protection
 - Critical illness protection
 - Hospital indemnity protection

Program terms and conditions

1. The specialty new business bonus is paid on January 2019 annualized premium and fees multiplied by 12 for cases with original effective dates from January 2, 2018 through January 1, 2019 that are active on January 1, 2019 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 2, 2018 through January 1, 2019 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.
2. 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 premium and fees within any row must both be met to qualify for a row in the new business bonus table. An agent or agency must have at least a 100% net change in premium to qualify for a Specialty Benefits new business bonus. To qualify for a retention bonus, an agency must first qualify for a new business bonus and on January 1, 2019 have a minimum of 25 active renewal coverages with a minimum of \$750,000 of received premium and fees; and a minimum premium persistency of 85%. The new business bonus will be paid at the highest bonus percentage where both the specialty lines of coverage and annualized 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.
3. 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 protection, accident protection and hospital indemnity protection 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. Both employer-paid and employee-paid lines of coverage are eligible. Lines of coverage are combined for qualifying purposes for any case or group of affiliated cases.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. Program approved in all states (pending regulatory approval in New York). Refer to your 2018 Producer Performance Guide for complete bonus program details.



Not for consumer use.

¹Member and network data as of August 2017.

²To be eligible for Bridge2Health, employers must have a UnitedHealthcare health plan and one more more of the following UnitedHealthcare specialty plans: dental, vision, disability, critical illness protection, accident protection and/or hospital indemnity protection. Bridge2Health is not available for life insurance.

Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change. These 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 your UnitedHealthcare sales representative.

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. 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 number DPOL.06.VA and associated COC form number DCOC.CER.06.VA.

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. Plans sold in Texas use policy form number 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 use policy form number 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. In Texas, Life and Disability coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI; Some products vary by state or may not be available in all states.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on Policy Form UHIC-POL-1. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Some products vary by state or may not be available in all states.

Bridge2Health is included for employers who purchase a fully insured UnitedHealthcare health plan and one or more of the following UnitedHealthcare specialty plans: dental (groups 101+), vision (groups 101+), disability (groups 2+), critical illness protection (groups 51+), accident protection (groups 51+), hospital indemnity protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

UnitedHealthcare Accident Protection plan is provided by UnitedHealthcare Insurance Company and its affiliates. In Texas, it is provided on Policy Form UHCAC-POL-1-TX (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI. Some products vary by state or may not be available in all states.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company on policy forms UHIHIP-POL-TX, et al. and UHIHIP-CERT-TX, et al. in Texas and UHIHIP-POL-VA, et al. and UHIHIP-CERT-VA, et al. in Virginia. The product provides a limited benefit for certain hospital indemnity plan benefits.

Minimum participation requirements may apply for bundling programs. Please consult your UnitedHealthcare representative for details.

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