

Broker Bonus.

For Fully Insured Large Group Cases with 75 to 500 Enrolled Employees.

UnitedHealthcare Insurance Company of New York (“UnitedHealthcare”) and Oxford Health Insurance Inc. (“Oxford”) are offering a bonus to brokers who sell new New York situated, fully insured medical plans with 75 to 500 enrolled employees that have effective dates from December 1, 2017 through January 31, 2018. Eligible agents will receive a bonus of \$2,000 for every eligible case sold during the bonus period.

Bonus Example: An eligible agent sells three eligible fully insured medical cases. The agent receives a bonus of \$2,000 for each case for a total bonus of \$6,000.



Program Details:

1. This bonus program is subject to regulatory approval in New York.
2. This special bonus program applies only to:
 - a. New business.
 - b. Fully insured medical products underwritten by UnitedHealthcare or Oxford.
 - c. Medical product situated in New York.
 - d. Large groups (having at least 101 or more FTEs).
 - e. With 75 to 500 enrolled employees.
 - f. Original effective dates from December 1, 2017 through January 31, 2018.
 - g. Sold business must be active and the selling agent must remain the Agent of Record on January 31, 2018 to be included in the bonus calculations.
3. The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the group's effective date. UnitedHealthcare's determination of group eligibility and enrolled employee count is final.
4. All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.
5. For dual or multiple broker arrangements, the bonus amount will be allocated in the same proportion as the commissions are split on the case.
6. General Agents are not eligible for the bonus.
7. Cases transferring from another UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare or Oxford cases will not be credited as new business for this bonus program.
8. 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 cases 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.