



## 2017 Specialty Benefits Bonus Program

UnitedHealthcare Dental coverage underwritten by UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by DBP Services (NY only).

UnitedHealthcare Vision coverage provided by or through 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.

UnitedHealthcare Life and Disability products are provided by Unimerica Life Insurance Company of New York in New York, NY.

Specified Disease insurance is provided by Unimerica Life Insurance Company of New York. Specified Disease 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. Unimerica Life Insurance Company of New York is located in New York, NY.

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# 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
- ✓ Supplemental life
- ✓ Specified disease insurance
- ✓ Vision
- ✓ Short-term disability
- ✓ Accident protection
- ✓ Basic life
- ✓ Long-term disability

## 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 2018 by the annualized premium and fees received for all of your Specialty Benefits lines of coverage in December 2016. 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.

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## How to earn a new business bonus.

### EFFECTIVE DATES

Jan. 1, 2017, through  
Jan. 1, 2018  
(13 months)

1

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

NEW LINES	+	ANNUALIZED PREMIUM & FEES	
15	+	\$150K	2%
20	+	\$225K	3%
25	+	\$250K	4%
10	+	\$750K	
30	+	\$300K	5%
10	+	\$1.125M	
35	+	\$350K	6%
10	+	\$1.5M	

2

Have a net change in premium and fees of at least 100% for the full bonus.

A net change of 90%-99.9% will change your bonus by a factor of 0.8. A net change of less than 90% will disqualify you from the bonus. The net change factor from the new business bonus also applies to the retention bonus.

## How to earn a retention bonus.

### RENEWAL DATES

Jan. 2, 2017, through  
Jan. 1, 2018  
(12 months)

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

<80%	0%
80% – 87.49%	1%
87.5% – 94.99%	3%
>95%	5%

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

## EXAMPLE 1

### New Business

#### SALES

New lines with effective dates from Jan. 1, 2017 through Jan. 1, 2018 **21**

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

#### NET CHANGE in all new and renewing premium & fees

December 2016 annualized premium & fees **\$1,000,000**

January 2018 annualized premium & fees **\$1,200,000**

Net change **120%**

$$\begin{array}{r}
 3\% \text{ BONUS} \\
 \times \\
 \$300,000 \\
 \text{ANNUALIZED} \\
 \text{PREMIUM \& FEES} \\
 \times \\
 1.0 \text{ NET CHANGE} \\
 \hline
 \mathbf{\$9,000} \\
 \text{NEW BUSINESS BONUS}
 \end{array}$$

### Retention

#### SALES

Renewing lines with renewal dates from Jan. 2, 2017, through Jan. 1, 2018 **25**

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

#### PREMIUM RETENTION

January 2017 received premium & fees **\$50,000**

January 2018 received premium & fees **\$48,750**

Premium persistency **97.5%**

$$\begin{array}{r}
 5\% \text{ BONUS} \\
 \times \\
 \$770,000 \\
 \text{ANNUALIZED} \\
 \text{PREMIUM \& FEES} \\
 \times \\
 1.0 \text{ NET CHANGE} \\
 \hline
 \mathbf{\$38,500} \\
 \text{RETENTION BONUS}
 \end{array}$$

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**TOTAL BONUS OF**  
**\$47,500**



## EXAMPLE 2

### New Business

#### SALES

New lines with effective dates from  
Jan. 1, 2017, through Jan. 1, 2018 **10**

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

#### NET CHANGE in all new and renewing premium & fees

December 2016 annualized premium & fees **\$1,000,000**

January 2018 annualized premium & fees **\$950,000**

Net change **95%**

4% BONUS  
X  
\$800,000  
ANNUALIZED  
PREMIUM & FEES  
X  
0.8 NET CHANGE

**\$25,600**

NEW BUSINESS BONUS

### Retention

#### SALES

Renewing lines with renewal dates from  
Jan. 2, 2017, through Jan. 1, 2018 **25**

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

#### PREMIUM RETENTION

January 2017 received premium & fees **\$83,300**

January 2018 received premium & fees **\$64,140**

Premium persistency **77%**

**NO  
BONUS**

DUE TO PREMIUM  
PERSISTENCY  
LESS THAN 80%

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TOTAL BONUS OF  
**\$25,600**



# 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 and special pricing.

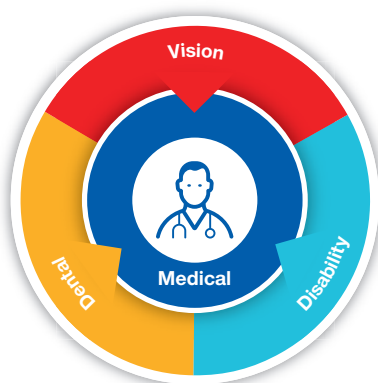
## They're designed to be flexible.

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
- ✓ One smarter approach to wellness



**Bridge2Health®** uses medical and specialty plan data to identify members with a health risk or condition. It allows us to recommend timely care and reach out with information that helps our members take better control of their health.



## DENTAL

- ✓ 30+ years of experience
- ✓ 10 million+ members<sup>1</sup>
- ✓ 97,000+ network providers and 350,000+ access points<sup>1</sup>
- ✓ Programs that reward healthy habits and help lower costs



## VISION

- ✓ 50+ years of experience
- ✓ 18 million+ members<sup>1</sup>
- ✓ 72,000+ network private practice and retail chains<sup>1</sup>
- ✓ Frame allowances and eyewear discounts



## FINANCIAL PROTECTION

- ✓ 20+ years of experience
- ✓ 1 million+ members<sup>1</sup>
- ✓ Products include:
  - Life
  - Disability
  - Accident protection
  - Specified disease insurance

<sup>1</sup>Member and network data as of September 2016.

Specialty benefits and programs may not be available in all states or for all group sizes.

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## Program terms and conditions

1. The specialty new business bonus is paid on January 2018 annualized premium and fees multiplied by 12 for cases with original effective dates from January 1, 2017 through January 1, 2018 that are active on January 1, 2018 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, 2017 through January 1, 2018 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 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.
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, specified disease insurance and accident 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.

Refer to your 2017 Producer Performance Guide for complete bonus program details.

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**Not for consumer use.**

Specialty benefits and programs may not be available 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.

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