



Dear Broker:

UnitedHealthcare is currently conducting a review of all appointed agents in Texas and revising our requirements for maintaining an active agent agreement. In order to retain your appointment to represent UnitedHealthcare group products, you will need to meet the minimum criteria of one in-force group medical or ancillary product.

We intend to complete our review by January 31st, 2012. At that time, if you and/or your agency have been identified as not meeting the minimum criteria, we will provide 60 days advanced notification of termination of your appointment. This notification is in accordance with section 5.2 of your agent agreement.

Should you wish to learn more about our agent appointment guidelines, or would like to learn more about selling UnitedHealthcare products, please contact your local UnitedHealthcare representative. We greatly value our agent relationships and look forward to working with you on future opportunities.

Sincerely,

A handwritten signature in black ink that reads 'Josh Willson'.

Josh Willson
Vice President, Small Business
UnitedHealthcare of North Texas