

New Sales Bonus

for Selected Medical Cases with Up to 50 Eligible Employees

UnitedHealthcare is offering a bonus to agents in Texas and Oklahoma who sell specified new medical cases with up to 50 eligible employees with effective dates during the bonus period ending January 31, 2010. Agents must sell at least four new eligible UnitedHealthcare or PacifiCare cases having a total of at least 100 enrolled employees in order to be eligible for the bonus. Agents who qualify will receive a bonus of \$25 for each enrolled employee in eligible cases.

Eligible cases are new fully insured PacifiCare medical groups in Texas and Oklahoma having up to 50 eligible employees with effective dates from May 1, 2009 through January 31, 2010. Fully insured "2009 UnitedHealthcare" medical groups in Texas and Oklahoma having up to 50 eligible employees with effective dates from October 1, 2009 through January 31, 2010 are also eligible for this bonus. Only agents permanently located in Texas and Oklahoma are eligible for the bonus.

Bonus Example: An eligible agent sells five eligible medical cases having a total of 100 enrolled medical employees with effective dates during the bonus period. That makes the agent eligible for a bonus of \$25 per enrolled medical employee in the eligible cases, so they earn a bonus of \$25 times 100, or \$2,500.



(continued on other side)

Program Details

1. Only Agents of Record permanently located in Texas and Oklahoma are eligible for this program.
2. This special bonus program applies only to: (A) New fully insured PacifiCare medical groups in Texas and Oklahoma having up to 50 eligible employees with effective dates from May 1, 2009 through January 31, 2010, and (B) New fully insured "2009 UnitedHealthcare" medical groups in Texas and Oklahoma having up to 50 eligible employees with effective dates from October 1, 2009 through January 31, 2010. Please note that only UnitedHealthcare cases identified as "2009 UnitedHealthcare" products are included in the bonus starting with October 1, 2009 effective dates, and other UnitedHealthcare products are not included in the bonus. UnitedHealthcare groups with effective dates prior to October 1, 2009 are not included in the bonus.
3. Eligible agents must sell at least four eligible cases with a total of at least 100 enrolled medical employees during the bonus period to qualify for the bonus. All sold business must be active and the selling agent must remain the Agent of Record on January 31, 2010 to be included in the bonus calculations.
4. Classification as a group "with up to 50 eligible employees" is determined by us considering a number of factors, including the enrollment at some point in time. We reserve the right to classify groups according to our rules, regardless of a group's actual enrollment at any time.
5. 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 and enrolled employee count is final.
6. 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.
7. For dual or multiple broker arrangements, case credit and covered employee credit for payment calculations 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. General Agents are not eligible for the bonus.
9. Cases transferring into the up to 50 eligible size segment 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 cases will not be credited as new business for this bonus program.
10. Special rules apply to payment of bonuses for customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide:
 - a. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for Governmental Entities cannot be exceeded.
 - b. In order to assure that Governmental Entities have an opportunity to understand the compensation being paid on their case, we require written customer acknowledgment and approval before paying bonuses on Governmental Entity cases with 51 or more eligible employees. This approval must follow the template available for this purpose, and must be signed by an official authorized to sign legal documents for the Governmental Entity.

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.



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