

2009 Specialty Broker Bonus Program
For groups with two or more eligible lives



When you sell or renew group term life, dental, short-term disability, long-term disability, vision, and critical illness insurance for groups with two or more eligible employees during 2009, you may be eligible for a **Specialty Broker Bonus** offered by UnitedHealthcare.

The tables in this brochure provide an overview of the new and retention specialty broker bonuses. Both employer-paid and employee-paid cases sold with medical coverage or on a stand-alone basis are included in this bonus program.

Specialty Benefits New Business Bonus

You may earn a bonus for selling group term life, group dental, group short-term disability, group long-term disability, group vision, and group critical illness insurance for groups with two or more eligible employees during 2009. Both employer-paid and employee-paid cases sold with medical coverage or on a stand-alone basis are included in the bonus program. If all of the bonus requirements are met, the bonus is paid according to the following table:

Specialty Benefits New Business Bonus Payment Table	
Specialty Benefits New Lines of Coverage and Premium Requirements*	Bonus on Annualized Premium and Fees*
5 – 14 lines of coverage and \$30,000 annualized premium	2%
15 – 19 lines of coverage and \$50,000 annualized premium	3%
20 – 24 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$500,000 annualized premium	4%
25 – 29 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$750,000 annualized premium	5%
30 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$1,000,000 annualized premium	6%

* Annualized premium is the December 2009 premium or administrative fee for an eligible case multiplied by 12. The New Business Bonus is not cumulative. The bonus will be paid at the highest bonus percentage where both the lines of coverage and annualized premium or fees criteria are met.

You must sell at least five eligible lines of coverage with original effective dates from January 1, 2009 through December 31, 2009 having a combined minimum of \$30,000 in annualized premium and fees in order to qualify for the Specialty Benefits New Business Bonus. The maximum Specialty Benefits New Business Bonus paid on any line of coverage within any one case or affiliated cases is \$5,000. The Specialty Benefits New Business Bonus is paid only on premium and fees for lines of coverage that had original effective dates during 2009, are active on December 31, 2009, and meet all other eligibility requirements.

An eligible line of coverage for the Specialty Benefits New Business Bonus is group term life, group dental, group short-term disability, group long-term disability, group vision, and group critical illness insurance product in a group of two or more eligible employees that has an original effective date from January 1, 2009 through December 31, 2009. 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. Life and voluntary life sold to the same customer are combined as one line of coverage.

We will only pay a New Business Bonus once on any specific line of coverage. Due to a change in program structure, some cases with 51 or more eligible employees with January 1, 2009 effective dates may be eligible for both the 2008 and 2009 Specialty Benefits New Business bonuses. These cases will be used in calculating the minimum line of coverage and annualized premium requirements for both the 2008 and 2009 Specialty Benefits New Business bonuses. However, if a 2008 Specialty Benefits New Business Bonus is paid on a line of coverage with 51 or more eligible employees having a January 1, 2009 effective date, the premium or fees for that line of coverage will not be included in the premium or fees used to calculate the bonus paid for the 2009 Specialty Benefits New Business Bonus.

Bonus Calculation: The New Business Bonus for Specialty Benefits is calculated by totaling eligible lines of coverage and the annualized premium and fees for those eligible lines of coverage to determine the bonus tier from the Specialty Benefits New Business Bonus Payment Table. The percentage in that tier is then multiplied by the annualized premium and fees in eligible lines of coverage to determine the bonus paid.

Specialty bonus program features:

- For groups with 2 or more eligible lives
- Bonus paid on annualized premium
- Large product portfolio – dental, life, disability and vision
- Program qualification period is 1/1/09 – 12/31/09

Specialty Benefits Retention Bonus

You may earn a bonus for renewing group term life, group dental, group short-term disability, group long-term disability, group vision, and group critical illness insurance for groups with two or more eligible employees having renewal dates from January 1, 2009 through December 31, 2009. You must have a minimum of 10 eligible lines of coverage on December 31, 2008 and have premium persistency of at least 85% on those cases to qualify for this bonus. In addition, you must also either:

- Qualify for the 2009 Specialty Benefits New Business Bonus, or
- Have net change in Specialty Benefits premium of at least 100%.

The bonus percentage is determined according to the following table if all of the qualifying criteria in any row of the table are met:

Specialty Benefits Retention Bonus Table			
New Business or Net Change Qualification	Eligible Lines of Coverage as of December 31, 2008	Retention Percentage	Bonus on Annualized Premium and Fees*
Earned 2009 Specialty Benefits New Business Bonus	10 – 49 lines of coverage	85% to 89.99%	1%
	10 – 49 lines of coverage	90% to 94.99%	2%
	10 – 49 lines of coverage	95% or greater	3%
	50 or more lines of coverage	85% to 89.99%	2%
	50 or more lines of coverage	90% to 94.99%	4%
	50 or more lines of coverage	95% or greater	6%
Net Change in Premium of 100% or Greater	10 – 49 lines of coverage	85% or higher	1%
	50 or more lines of coverage	85% or higher	2%

* Annualized premium or fees for this bonus is equal to the December 2009 premium or fees of eligible cases multiplied by 12. The Retention Bonus is not cumulative. The bonus will be paid at the highest bonus percentage where both the lines of coverage and annualized premium or fees criteria are met.

You must have at least 10 eligible lines of coverage on December 31, 2008 and a minimum Retention Percentage of 85% in order to qualify for the Specialty Benefits Retention Bonus. The Specialty Benefits Retention Bonus is paid only on premium and fees for lines of coverage that had renewal dates during 2009, are active on December 31, 2009, and meet all other eligibility requirements. If an agent meets the qualification requirements in more than one row in the table, only the bonus for the row paying the highest bonus amount will be paid. The maximum Specialty Benefits Retention Bonus paid on any line of coverage within any one case or affiliated case is \$5,000.

An eligible line of coverage for the Specialty Benefits Retention Bonus is group term life, group dental, group short-term disability, group long-term disability, group vision, and group critical illness insurance product in a group of two or more eligible employees that is active on December 31, 2008 and that has a renewal date from January 1, 2009 through December 31, 2009. 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. Life and voluntary life sold to the same customer are combined as one line of coverage.

Bonus Calculation: If all the qualifying criteria for any row in the Specialty Benefits Retention Bonus Table are met, the bonus percentage in that row is then multiplied by the December 2009 annualized premium and fees in the eligible, active renewed lines of coverage to determine the bonus paid. If an agent qualifies in more than one of the qualifying combinations, only the combination paying the highest bonus amount will be paid. The bonus paid is subject to a cap of \$5,000 for any line of coverage within any one case or affiliated cases.

How the 2009 Specialty Broker Bonus works

Example 1 – New Business and Retention Bonus

New Business Bonus table

Specialty Benefits New Business Bonus Payment Table	
Specialty Benefits New Lines of Coverage and Premium Requirements*	Bonus on Annualized Premium and Fees*
5 – 14 lines of coverage and \$30,000 annualized premium	2%
15 – 19 lines of coverage and \$50,000 annualized premium	3%
20 – 24 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$500,000 annualized premium	4%
25 – 29 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$750,000 annualized premium	5%
30 lines of coverage and \$50,000 annualized premium OR 10 lines of coverage and \$1,000,000 annualized premium	6%

New Business Bonus example

New coverages with 2009 effective dates	16
Annualized premium and fees (December premium x 12)	\$200,000
Bonus % (from table above)	3%
New business bonus earned (premium x bonus %)	\$6,000

Brokers who qualify for a new business bonus may be eligible for the following retention bonus.

Retention Bonus table

Specialty Benefits Retention Bonus Table			
New Business Qualification	Eligible Lines of Coverage as of December 31, 2008	Retention Percentage	Bonus on Annualized Premium and Fees*
Earned 2009 Specialty Benefits New Business Bonus	10 – 49 lines of coverage	85% to 89.99%	1%
	10 – 49 lines of coverage	90% to 94.99%	2%
	10 – 49 lines of coverage	95% or greater	3%
	50 or more lines of coverage	85% to 89.99%	2%
	50 or more lines of coverage	90% to 94.99%	4%
	50 or more lines of coverage	95% or greater	6%

Retention Bonus example (for brokers who qualify for a New Business Bonus)

10 eligible lines of coverage on 12/31/08	\$206,000 in-force premium
9 eligible lines of coverage on 12/31/09	\$200,000 in-force premium
Premium retention (\$200,000/\$206,000)	97%
Bonus %	3%
Retention bonus earned (\$200,000 x 3%)	\$6,000

Total New Business & Retention Bonus \$12,000

Example 2 – Transition for 51+ new business with 1/1/09 effective dates

Under the 2008 51+ Specialty Broker Bonus, brokers who met the program criteria were paid a new business bonus on coverages with a 1/1/09 effective date. The qualification period for the new 2009 Specialty Bonus Program is 1/1/09 through 12/31/09. In order to transition to the new bonus period, the lines of coverage count and premium for all 51+ Specialty Benefits coverage will count toward both the 2008 and 2009 bonus programs. However, if a 2008 bonus is paid on the line of coverage, the premium associated with these coverages will not be included in the new business bonus calculation for the 2009 bonus.

* Annualized premium or fees for this bonus is equal to the December 2009 premiums or fees of eligible cases multiplied by 12.

The 2009 Specialty Benefits Bonus programs include all eligible business with 2 or more employees.

New Business Bonus agency example (51+ transition)

Total new coverages with 2009 effective dates		17
51+ new business coverages with 1/1/09 effective dates	3*	
New coverages (2 to 50 lives with 2009 effective dates and 51+ lives with 2009 effective dates after 1/1)	14	
Total annualized premium and fees		\$650,000
51+ new business premium with 1/1/09 effective dates	\$250,000*	
Premium (2 to 50 lives with 2009 effective dates and 51+ lives with 2009 effective dates after 1/1)	\$400,000	
Bonus % (based on 17 coverages & \$650,000 of premium)		4%
New Business Bonus earned (calculated on \$400,000)		\$16,000

* Premium is excluded only if a New Business Bonus was paid under the 2008 Specialty Broker Bonus Program.

Example 3 – Net Change in Premium Bonus option

If a broker does not qualify for a New Business Bonus, achieves at least an 85% in-force premium persistency and has a net change in premium of greater than 100%, they are eligible for a Net Change in Premium Bonus based on the table below.

Net Change in Premium Bonus table

Specialty Benefits Retention Bonus Table			
Net Change Qualification	Eligible Lines of Coverage as of December 31, 2008	Retention Percentage	Bonus on Annualized Premium and Fees*
Net Change in Premium of 100% or Greater	10 – 49 lines of coverage	85% or higher	1%
	50 or more lines of coverage	85% or higher	2%

Net Change in Premium Bonus example

55 eligible lines of coverage on 12/31/08	\$543,000 (in-force premium)
49 eligible lines of coverage on 12/31/09 (Coverages renewing in 2009 only)	\$510,000 (in-force premium)
Premium retention (\$510,000/\$543,000)	93.9%
3 new coverages with 2009 effective dates	\$75,000
Net change in premium $((\$510,000 + \$75,000)/\$543,000)$	107.7%
Bonus percentage (based on eligible lines on 12/31/08)	2%
Bonus earned – paid on retained premium $(\$510,000 \times 2\%)$	\$10,200

If this broker placed two additional new coverages with UnitedHealthcare, they would qualify for a New Business and Retention Bonus. The impact of just two additional coverages is demonstrated below:

New Business Bonus example

New coverages with 2009 effective dates	5
Annualized premium and fees	\$100,000
Bonus percentage	2%
New business bonus earned	\$2,000

Retention Bonus example (for brokers who qualify for a New Business Bonus)

55 eligible lines of coverage on 12/31/08	\$543,000
49 eligible lines of coverage on 12/31/09	\$510,000
Premium retention (\$510,000/\$543,000)	93.9%
Bonus percentage	4%
Retention bonus earned $(\$510,000 \times 4\%)$	\$20,400

Total New Business & Retention Bonus \$22,400

**Refer to your 2009
Producer Performance
Guide for complete
program details.**

UnitedHealthcare product portfolio

Dental

- Dental plans may include: Prenatal Dental Care program, oral cancer screening, Consumer MaxMultiplierSM and dental implants
- More than 100,000 dental access points in a national network
- National 30% average preferred provider organization (PPO) network discount

Vision

- Diversified national network with more than 30,000 vision access points, including private practice and retail chains
- Flexible plan designs and copayment options
- Ease of administration through integrated capabilities

Life

- Travel Assistance, Will and Trust Preparation and Beneficiary Services are included in Life insurance products at no additional cost to you
- Products include flexible plan designs for Basic Life and Accidental Death & Dismemberment (AD&D), Supplemental Life and AD&D and Dependent Life and AD&D

Disability

- Products include flexible plan designs for Short-term Disability, Long-term Disability and Voluntary Disability
- Integrated Medical and Disability Management is provided for all employees covered by UnitedHealthcare fully-insured Medical and Disability
- Claim management focus on return to work and productive lifestyle

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

Terms and conditions:

The Specialty Benefits New Business Bonus is paid only on premium and fees for lines of coverage that had original effective dates during 2009, are active on December 31, 2009, and meet all other eligibility requirements, with the exception of cases with 51 or more eligible employees with January 1, 2009 effective dates that received a 2008 Specialty Benefits New Business Bonus. The Specialty Benefits Retention Bonus is paid only on premium and fees for lines of coverage that had renewal dates during 2009, are active on December 31, 2009, and meet all other eligibility requirements.

An agent or agency can only qualify for one Specialty Benefits New Business Bonus and one Specialty Benefits Retention Bonus. The lines of coverage sold and minimum annualized premium or 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 lines of coverage and annualized premium or 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.

For the Specialty Benefits Retention Bonus, "retention" is the December 2009 premium and fees of lines of coverage eligible for the Specialty Benefits Retention Bonus divided by the December 2008 premium and fees of lines of coverage eligible for the Specialty Benefits Retention Bonus. "Retention" includes only lines of coverage renewing or terminating during 2009, and does not include any new lines of coverage sold during 2009.

An eligible line of coverage for the specialty benefits new business and retention bonuses is group term life, group dental, group short-term disability, group long-term disability, group vision, and group critical illness insurance products 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. Life and voluntary life sold to the same customer are combined as one line of coverage.

An eligible line of coverage must be sold to an eligible group. Consulting fee-based (that is, non-commissionable cases), UnitedHealthcare National Account cases, and some Governmental Entity cases are not eligible for any bonus programs. UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage and premiums 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 Benefits Bonus.

We will only pay a New Business Bonus once on any specific line of coverage. Due to a change in program structure, some cases with 51 or more eligible employees with January 1, 2009 effective dates may be eligible for both the 2008 and 2009 Specialty Benefits New Business Bonuses. These cases will be used in calculating the minimum line of coverage and annualized premium requirements for both the 2008 and 2009 Specialty Benefits New Business Bonuses. However, if a 2008 Specialty Benefits New Business Bonus is paid on a case with 51 or more eligible employees having a January 1, 2009 effective date, the premium for lines of coverage for that case will not be included in the premium used to calculate the bonus paid for the 2009 Specialty Benefits New Business Bonus.

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. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for Governmental Entities cannot be exceeded. In order to assure that Governmental Entities have an opportunity to understand the compensation being paid on their case, we require written customer acknowledgement 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.

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.

An agent or agency can only qualify for one Specialty Benefits New Business and one Retention Bonus.

"Annualized premium or fees" for this bonus is defined as the December 2009 premium or fees of the eligible cases multiplied by 12.

The maximum Specialty Benefits New Business and/or Retention Bonus paid on any line of coverage within any one case or affiliated cases is \$5,000.

Specialty Benefits business installed on the Sierra Health Services, Inc. platform is not eligible.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Dental[®] coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare VisionSM coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Life and Disability products are provided by United HealthCare Insurance Company, Unimerica Insurance Company or Unimerica Life Insurance Company of New York.