

New Business Bonus

for Groups with 51 or more Eligible Employees

UnitedHealthcare is offering a bonus to agents in Texas who sell fully insured medical cases with 51 or more eligible employee with January 2010 effective dates. Eligible cases are new UnitedHealthcare fully insured groups with 51 or more eligible employees with effective dates in January 2010. The bonus will be paid on each eligible group sold during the bonus period. Non-commissionable cases, self-funded cases, and some governmental entity cases are not eligible for the bonus.

The bonus amounts are found in the following table:

Number of Enrolled Medical Employees in an Eligible Group	Bonus Amount Earned
Up to 99 enrolled medical employees	\$500
100 to 249 enrolled medical employees	\$1,000
250 or more enrolled medical employees	\$4,000



Program Details:

1. Only Agents of Record permanently located in Texas are eligible for this program.
2. Only fully insured UnitedHealthcare medical policies issued to customers having 51 or more eligible employees with effective dates from January 1, 2010 through January 31, 2010 are eligible for the bonus program. Non-commissionable cases and self-funded business are not eligible for the bonus.
3. Classification as a group "with 51 or more eligible employees" is determined by us considering a number of factors, including the enrollment at some point in time. Due to variations in enrollment, the classification of a case at any time may not be reflective of the actual eligible or enrolled count. We reserve the right to classify groups according to our rules, regardless of a group's actual enrollment at any time.
4. The bonus earned is determined by finding the appropriate row of the bonus table that corresponds with the eligible group's total of enrolled medical employees during the bonus period. The rows in the table are not combined to determine the bonus payable.

(Program Details continued on other side)

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, the bonus amount will be allocated in the same proportion as the commissions are split on the case.
8. General Agents are not eligible for the bonus.
9. Cases transferring into the 51 or more 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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