



2021 Specialty Benefits Broker Bonus Program

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
- ✓ Critical illness
- ✓ Supplemental Health Combo
- ✓ Vision
- ✓ Short-term disability
- ✓ Accident
- ✓ Benefit Ally
- ✓ Basic life
- ✓ Long-term disability
- ✓ Hospital indemnity

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 2022 by the annualized premium and fees received for all of your specialty benefits lines of coverage in January 2021. The net change percentage is rounded to the nearest one tenth of 1%. Specialty benefits lines of coverage that do not meet our general bonus eligibility requirements will be excluded from the net change calculation.

How to earn a new business bonus

Effective dates

Jan. 2, 2021, through Jan. 1, 2022

For groups with up to 3,000 eligible employees and at least 5 enrolled employees

- Includes UnitedHealthcare Small Business and Key Account groups
- Excludes UnitedHealthcare National Account groups

1

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

New lines	+	Annualized premium & fees	
20	+	\$100K	4%
10	+	\$750K	
25	+	\$200K	5%
10	+	\$1.0M	
30	+	\$300K	6%
10	+	\$1.5M	

2

Have a net change in premium and fees of at least 90% to qualify for a bonus

How to earn a retention bonus

Renewal dates

Jan. 2, 2021, through Jan. 1, 2022

For groups with up to 3,000 eligible employees and at least 5 enrolled employees

- Includes UnitedHealthcare Small Business and Key Account groups
- Excludes UnitedHealthcare National Account groups

3

Qualify for a new business bonus, and renew at least 25 lines with \$750K in received premium and fees.

Then, meet these minimum requirements for a bonus on received premium and fees:

Coverage persistency

<80%	0%
80.0% to 84.99%	2%
85.0% to 89.99%	3%
>90%	4%

How the specialty benefits bonus program works

New business

Sales

New lines with effective dates from Jan. 2, 2021, through Jan. 1, 2022 **21**

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

Net change in all new and renewing premium & fees

January 2021 annualized premium & fees **\$1,000,000**

January 2022 annualized premium & fees **\$1,200,000**

Net change **120%**

Example 1

4% Bonus
×
\$300,000
annualized
premium & fees

\$12k
New business bonus

Retention

Renewing lines with renewal dates from Jan. 2, 2021, through Jan. 1, 2022 **25**

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

Coverage retention

January 2021 coverages **27**

January 2022 coverages **25**

Coverage persistency **92.6%**

4% Bonus
×
\$770,000
annualized
premium & fees

\$30.8k
Retention bonus

See Page 7 for program terms and conditions

New business

Sales

New lines with effective dates from Jan. 2, 2021, through Jan. 1, 2022 **10**

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

Net change in all new and renewing premium & fees

January 2021 annualized premium & fees **\$1,000,000**

January 2022 annualized premium & fees **\$800,000**

Net change **80%**

Example 2

No bonus
Premium net change
is less than 90%



Deliver more value through savings and simplicity

Specialty plans from UnitedHealthcare offer your clients a competitive benefits package designed to help them control costs.

Plans to boost choice, coverage and savings

Our flexible plan options allow your clients to offer plans designed to fit their budget and may help them attract and retain good employees. They can offer as employee-paid (voluntary), employer-paid or shared funding.

The value of voluntary

Voluntary plans can help keep your clients' costs down while offering additional benefits at competitive rates. For voluntary plans, vision requires only 1 employee, dental requires only 2 employees, and disability requires only 10 employees and 25% participation.

The power of a united strategy

Health plan savings

When specialty plans are purchased together with our health plans, your clients may save money on their health plan. The more plans they bundle, the more they may save. Ask your representative for details.

Administrative simplicity

Your clients will have the ease of working with a single carrier to manage their benefits together

- One dedicated account team
- One eligibility and implementation process
- One self-service website

Clinical integration

We're able to integrate health and specialty plan data¹ for a better picture of employee health. We use this data to help identify and empower employees with support and resources so they can make informed health care decisions and take control of their health.



Dental plans worth smiling about

- Standard and custom plan solutions
- Wellness benefits designed to help motivate employees and control cost
- 107,000+ network of unique dental providers²
- 13+ million members²
- 30+ years of experience



Vision plans with clear benefits

- Standard and custom plan solutions
- Eyewear benefits and discounts give employees more choice and savings opportunities
- 111,000+ network of private and retail locations including Costco Optical[®], Target Optical[®] and Warby Parker^{®2}
- 20+ million members²
- 60+ years of experience



Financial protection worth securing

- Standard and custom life, disability, accident, critical illness and hospital indemnity benefit solutions
- Absence management designed to help ease compliance burdens and cost
- 1.7+ million members²
- 20+ years of experience

Program terms and conditions

1. The specialty new business bonus is paid on January 2022 premium and fees multiplied by 12 for cases with original effective dates from Jan. 2, 2021 through Jan. 1, 2022 that are active on Jan. 1, 2022, up to 3,000 eligible employees and 5 or more enrolled employees, 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 Jan. 2, 2021 through Jan. 1, 2022, up to 3,000 eligible employees and 5 or more enrolled employees, and meet all other eligibility requirements. For purposes of this bonus, the renewal date for groups with rate guarantees longer than 1 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 1 specialty new business bonus and 1 specialty retention bonus. The lines of coverage sold and minimum annualized premium and fees within any row must both be met to qualify for a row in the new business bonus table. An agent or agency must have at least a 90% net change in premium to qualify for a specialty benefits new business bonus. To qualify for a retention bonus, an agency must first qualify for a new business bonus and on Jan. 1, 2022 have a minimum of 25 active renewal coverages with 5 or more enrolled employees, and a minimum of \$750,000 of received premium and fees; and a minimum coverage persistency of 80%. The new business bonus will be paid at the highest bonus percentage where both the specialty lines of coverage and annualized 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 1 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, critical illness protection, accident protection, hospital indemnity protection, benefit ally and supplemental health combo from the specialty product portfolio in a group with up to 3,000 eligible employees and a minimum of 5 enrolled 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 non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on all non-commissionable customers, and on commissionable governmental entities.
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 1 group/case or affiliated cases is \$25,000.
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 1 case for commission and bonus purposes.
10. Program approved in all states (pending regulatory approval in New York). Refer to your 2021 Producer Performance Guide for complete bonus program details.
11. Eligible Group Size: The Specialty Benefits Broker Bonus program includes groups with up to 3,000 eligible employees and at least 5 enrolled employees. The actual case size segment designation for the bonus program will include all groups classified as Small Business and Key Accounts. All groups classified as National Accounts are excluded from this bonus program.



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¹ Included for employers who purchase a fully insured UnitedHealthcare health plan and 1 or more of the following UnitedHealthcare specialty plans: dental (groups 101+), vision (groups 101+), disability (groups 2+), critical illness protection (groups 51+), accident protection (groups 51+) and hospital indemnity protection (groups 51+). Employers who purchase a UnitedHealthcare ASO health plan may be eligible for Bridge2Health, subject to review of medical care and behavioral management services. For additional details, contact your UnitedHealthcare representative.

² Member and network data as of November 2020.

Benefits and programs may not be available in all states or 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.

UnitedHealthcare Dental coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or their affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), DBP Services (NY only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX or DPOL.12.TX (Rev. 9/16) and associated COC form numbers DCOC.CER.06 or DCERT.IND.12.TX. Plans sold in Virginia use policy form number DPOL.06.VA with associated COC form number DCOC.CER.06.VA and policy form number DPOL.12.VA with associated COC form number DCOC.CER.12.VA.

UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX (05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL (05/03) and UHCLD-POL 2/2008. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

UnitedHealthcare Accident Protection product is provided by UnitedHealthcare Insurance Company on form UHCAC-POL-1 (01/12) et al., in Texas on form UHCAC-POL-1-TX (01/12) and in Virginia on UHCAC-POL-1-VA (01/12). UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Critical Illness product is provided by UnitedHealthcare Insurance Company on form UHIC-POL-1 et al., in Texas on UHIC-POL-1 and in Virginia on UHIC-POL-1-VA. Critical Illness 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

UnitedHealthcare Hospital Indemnity product is provided by UnitedHealthcare Insurance Company. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY 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. UnitedHealthcare Insurance Company is located in Hartford, CT.

Minimum participation requirements may apply for bundling programs. Please consult your UnitedHealthcare representative for details.