



**MEDICAL BASE AND SPECIALTY
PRODUCTS COMMISSIONS**

for groups with up to 50 eligible employees

Producer Performance Guide

2013



Case Size Designations

Case size designations

Many of the commission and bonus programs in this guide apply to specific case size segments (for example, “groups with up to 50 eligible employees” or “51 or more eligible employees”). In most situations these labels will coincide with the group’s actual employee count. However, the specific assignment of any group to one of these classifications is based on the employee count at some point in time, and other factors like the rating formula used, our underwriting rules and operating system indicators. Once classified, groups do not automatically change classification if they grow or shrink in employee count. That means that under our business rules, some groups with (for example) more than 50 eligible employees will be included in the “up to 50 eligible employees” programs, and some groups with fewer than 51 eligible employees will not. We reserve the right to classify any group in any of these designations according to our rules, regardless of the group’s actual enrollment, or employee count.



Specialty benefits

Specialty Benefits

for groups with up to 50 eligible employees

Group Term Life and AD&D base commissions

10% of paid premium

Dental base commissions

Dental annual premium*	Commission rate
For the first \$10,000 of paid premium in a plan year	10% of paid premium
For the next \$15,000 of paid premium in a plan year	7.5% of paid premium
For the next \$15,000 of paid premium in a plan year	5% of paid premium
For the next \$20,000 of paid premium in a plan year	2.5% of paid premium
For paid premium over \$60,000 in a plan year	1.5% of paid premium

*This schedule is applied on a per case basis. The schedule is applied to each dental case starting at the top of the schedule on the original effective date or renewal date.

Vision base commissions

10% of paid premium

Short-Term and Long-Term Disability base commissions

Disability annual premium*	Commission rate
For the first \$15,000 paid premium in a plan year	15% of premium
For the next \$10,000 paid premium in a plan year	10% of premium
For the next \$25,000 paid premium in a plan year	5% of premium
For paid premium over \$50,000 in a plan year	1% of premium

*This schedule is applied on a per case basis. The schedule is applied to each disability case starting at the top of the schedule on the original effective date or renewal date.

Oxford Benefit Management® (OBM) and Specialty Benefit Solutions (SBS) commissions for groups with 2 to 99 eligible employees

10% of paid premium

Oxford Benefit Management, Inc. acts as the distribution company for products by third-party vendors including UnitedHealthcare Dental, Spectera, LifeEra and UnitedHealth Allies. The UnitedHealthcare Dental PPO Plan, the UnitedHealthcare Dental Trust Plan and Spectera, Inc. are underwritten by UnitedHealthcare Insurance Company, Hartford, Connecticut (except in New York), UnitedHealthcare Insurance Company of New York, Hauppauge New York (New York only). OBM does not underwrite or administer these products and bears no risk on any product offered. 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 Vision 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 UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company. OBM and SBS packages are not available in all states and state-specific requirements may cause limitation or variations for the plans.

Commissions for Specialty Benefit groups with 51 or more eligible employees may be established at the request of the agent or customer. The above schedules will apply if an alternative schedule is not requested.

Classification of a group with "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Alabama with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 3 enrolled employees	\$6	\$6
4 or more enrolled employees	\$24	\$20

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$24 per enrolled employee per month for March, which equals \$528. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$24, which equals \$624.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of “up to 50 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Alaska with effective dates on or after July 1, 2013, and existing groups in Alaska on July 1, 2013.

Medical case size	Percent of paid premium
1 or more enrolled employees	5% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium for a group in Alaska in a specified month is \$10,000, the commissions for that month will be 5% times \$10,000, or \$500.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Arizona with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$6	\$6
5 to 25 enrolled employees	\$29	\$26
26 or more enrolled employees	\$25	\$23

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$29 per enrolled employee per month, which equals \$638. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$29, which equals \$754.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Arkansas with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
Up to 25 enrolled employees	\$26
26 or more enrolled employees	\$22

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$26 per enrolled employee per month, which equals \$572 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$26, which equals \$676.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

The following commission schedule is effective for all new UnitedHealthcare medical groups with up to 50 eligible employees* in California with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
1 or more enrolled employees	7% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month for a group in California is \$10,000, the commissions for that month will be 7% times \$10,000, or \$700.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Northern and Central Illinois and Northwestern Indiana* with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
Up to 4 enrolled employees	\$11
5 to 15 enrolled employees	\$38
16 to 25 enrolled employees	\$36
26 or more enrolled employees	\$30

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 15 enrolled employees will be paid \$38 per enrolled employee per month, which equals \$570 for the first month. If the actual enrollment in June is 21 employees, the commissions for June will be 21 multiplied by \$38, which equals \$798.

***This commission schedule applies to the following counties in Illinois:** Boone, Cook, DeKalb, DuPage, Grundy, Iroquois, Kane, Kankakee, Lake, LaSalle, Kendall, McHenry, Will and Winnebago. **This commission schedule also applies to the following counties in Indiana:** Lake, LaPorte and Porter.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare commissions

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Colorado with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in Colorado on their first renewal on or after January 1, 2013.

Medical case size	Payment per enrolled employee per month
1 or more enrolled employees	\$25

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid \$25 per enrolled employee per month, which equals \$500 for the first month.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

Oxford medical business

This commission schedule is effective for new Oxford medical groups with up to 50 eligible employees* in Connecticut with effective dates on or after January 1, 2013, and existing Oxford groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
1 to 2 enrolled employees	1% of paid premium
3 or more enrolled employees	5% of paid premium

How to calculate Oxford monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the monthly paid premium for a group with 20 enrolled employees is \$10,000, the commissions for that month will be 5% times \$10,000, or \$500.

UnitedHealthcare medical renewals

This commission schedule is effective for UnitedHealthcare medical groups with up to 50 eligible employees* in Connecticut that have not converted to Oxford products.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$8
4 or more enrolled employees	\$28

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case that renews in March with an enrollment of 10 enrolled employees will be paid \$28 per enrolled employee per month, which equals \$280 for that month.

The payment tier used for new groups on all products is established using the enrolled medical employee count at the time of initial enrollment as determined by us. The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The commission rate set will be used for this group for the entire first year or renewal period regardless of any changes to the enrolled employee count that occur during the period. Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Delaware with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$8
4 or more enrolled employees	\$23

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an initial enrollment of 22 enrolled employees will be paid \$23 per enrolled employee per month.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare Groups

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in The District of Columbia with effective dates on or after January 1, 2013, and existing UnitedHealthcare medical groups in The District of Columbia on their first renewal on or after January 1, 2013.

UnitedHealthcare

Medical case size	Payment per enrolled employee per month
1 to 4 enrolled employees	\$10
5 or more enrolled employees	\$25

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in July with an initial enrollment of 20 enrolled employees will be paid \$25 per enrolled employee per month, which equals \$500. If the enrollment in August is 22 employees, then the August commissions will be 22 times \$25, or \$550.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Central and North Florida* with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$3.15	\$3.15
5 or more enrolled employees	\$35	\$26

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 18 enrolled employees will be paid \$35 per enrolled employee per month, which equals \$630. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by \$35, which equals \$770.

***This commission schedule applies to all of the counties in Florida except Broward, Dade, Martin, Monroe and Palm Beach.**

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in South Florida+ with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. (This commission schedule does not apply to Neighborhood Health Partnership (NHP) medical groups.) The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 3 enrolled employees	\$3.15	\$3.15
4 to 19 enrolled employees	\$40	\$35
20 or more enrolled employees	\$37	\$34

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 18 enrolled employees will be paid \$40 per enrolled employee per month, which equals \$720. If the actual enrollment in June is 21 employees, the commissions for June will be 21 multiplied by \$40, which equals \$840.

***This commission schedule applies only to the following counties in Florida:** Broward, Dade, Martin, Monroe and Palm Beach.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for all new Neighborhood Health Partnership medical groups in South Florida with up to 50 eligible employees* in with effective dates on or after January 1, 2013, and existing Neighborhood Health Partnership groups on their first renewal on or after January 1, 2013. The plan type and number of enrolled medical employees in the case determines the commission rate paid per employee.

All Neighborhood Health Partnership products Case size	First year percent of paid premium	Renewal percent of paid premium
Up to 3 enrolled employees	0.5%	0.5%
4 or more enrolled employees	8%	5%

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, but usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the monthly paid premium for a first year group with 10 enrolled employees is \$10,000, the commissions for that month will be 8% times \$10,000, or \$800.

This commission schedule applies only to medical groups designated by Neighborhood Health Partnership as having up to 50 eligible employees for the area indicated. Commissions vary by area. Some medical products may have a specified commission schedule that replace and supersede this schedule. All UnitedHealthcare and subsidiary commission and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of “up to 50 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* on the UnitedHealthcare platform in Georgia with effective dates on or after January 1, 2013, and existing UnitedHealthcare platform groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Case size	Payment per enrolled employee per month	
	First-year commissions	Renewal commissions
1 to 3 enrolled employees	\$5	\$5
4 to 19 enrolled employees	\$35	\$25
20 or more enrolled employees	\$30	\$22

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 18 enrolled employees will be paid \$35 per enrolled employee, which equals \$630. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by \$35, which equals \$770.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



New medical base commissions for groups with up to 50 eligible employees in Idaho

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Idaho with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 10 enrolled employees	\$25
11 or more enrolled employees	\$28

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 11 enrolled employees will be paid \$28 per enrolled employee per month, which equals \$308 for the first month. If the actual enrollment in June is 10 employees, the commissions for June will be 10 multiplied by \$28, which equals \$280.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Indiana† with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Enrolled medical employees in a group in the current month	Payment for each enrolled medical employee in the assigned row in that month
For the first 4 enrolled medical employees in the month	\$15
For the next 10 enrolled medical employees in the month	\$35
For the remaining enrolled medical employees in the month	\$22

How to calculate monthly commissions

The monthly commission payment is calculated by allocating the actual number of enrolled medical employees in a group in the month to the commission table. Enrolled employees are assigned to the table starting with the first row in the commission table up to the number of employees indicated in the row. Any excess employees are assigned to the subsequent rows in the table as indicated, and will be paid the commission rates in those rows.

For example, a case with an actual enrollment of 30 enrolled employees in a specified month will have 4 enrolled employees in the first row, 10 in the second row and 16 in the third row. The commissions on the case for that month are \$762, which is the sum of 4 multiplied by \$15, 10 multiplied by \$35 and 16 multiplied by \$22. This process is repeated every month the case is active using the actual enrolled medical count for the month.

***This commission schedule applies to all counties in Indiana, except:** Dearborn, Lake, LaPorte, Ohio, Porter and Switzerland.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for UnitedHealthcare and UnitedHealthcare of the River Valley medical groups with up to 50 eligible employees* in Central and Eastern Iowa and Northwestern and Central Illinois* with effective dates on or after January 1, 2013, and existing groups in the same areas on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 5 enrolled employees	\$26	\$21
6 or more enrolled employees	\$36	\$31

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$36 per enrolled employee per month, which equals \$792. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$36, which equals \$936.

This commission schedule applies to the following counties:

- **All counties in Iowa except:** Adams, Cass, Cherokee, Crawford, Fremont, Harrison, Ida, Lyon, Mills, Monona, Montgomery, Obrien, Osceola, Page, Plymouth, Pottawattami, Shelby, Sioux, Taylor and Woodbury.
- **These counties in Illinois:** Caroll, Henry, JoDaviess, Mercer, Rock Island, Whiteside, Henderson, Warren, Knox, Stark, Peoria, Woodford, Livingston, Hancock, McDonough, Fulton, Tazewell, McLean, Stephenson, Ogle, Lee, Bureau, Putnam, Marshall, Mason, Cass, Morgan, Menard, Sangamon, Logan, De Witt, Macon, Piatt, Ford, Champaign and Vermillion.
- **These counties in Wisconsin:** Crawford and Grant.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

Kansas

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Kansas with effective dates on or after January 1, 2013, and existing groups in Kansas on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 3 enrolled employees	\$10	\$10
4 to 25 enrolled employees	\$37	\$29
26 or more enrolled employees	\$30	\$22

Missouri

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Missouri with effective dates on or after January 1, 2013, and existing groups in Missouri on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$10
4 to 25 enrolled employees	\$29
26 or more enrolled employees	\$22

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case in Kansas with an effective date in March with an initial enrollment of 24 enrolled employees will be paid \$37 per enrolled employee per month, which equals \$888 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$37, which equals \$962.

These commission schedules apply only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule. All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Kentucky with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$8
4 to 19 enrolled employees	\$25
20 or more enrolled employees	\$20

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 18 enrolled employees will be paid \$25 per enrolled employee per month, which equals \$450 for the first month. If the actual enrollment in June is 22 employees, the commissions for June will be 22 multiplied by \$25, which equals \$550.

***This commission schedule applies to all of the counties in Kentucky except Boone, Campbell and Kenton.**

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Louisiana with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$6	\$6
5 to 15 enrolled employees	\$42	\$38
16 to 25 enrolled employees	\$34	\$28
26 or more enrolled employees	\$32	\$22

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$34 per enrolled employee per month for March, which equals \$748. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$34, which equals \$884.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of “up to 50 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare groups

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Maryland with effective dates on or after January 1, 2013, and existing UnitedHealthcare medical groups in Maryland on their first renewal on or after January 1, 2013.

UnitedHealthcare

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	\$25

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in July with an initial enrollment of 20 enrolled employees will be paid \$25 per enrolled employee per month, which equals \$500.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Massachusetts and New Hampshire with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$10
4 or more enrolled employees	\$20

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$20 per enrolled employee per month, which equals \$440 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$20, which equals \$520.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Michigan with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$6	\$6
5 to 25 enrolled employees	\$30	\$25
26 or more enrolled employees	\$30	\$24

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$30 per enrolled employee per month, which equals \$660 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$30, which equals \$780.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Mississippi with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$6	\$6
5 to 9 enrolled employees	\$34	\$30
10 or more enrolled employees	\$26	\$22

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$26 per enrolled employee per month for March, which equals \$572. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$26, which equals \$676.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group with “up to 99 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

Missouri

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Missouri with effective dates on or after January 1, 2013, and existing groups in Missouri on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$10
4 to 25 enrolled employees	\$29
26 or more enrolled employees	\$22

Southern Illinois

This commission schedule is effective for new medical groups with up to 50 eligible employees* in selected counties in Southern Illinois* with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$10
4 or more enrolled employees	\$25

***This commission schedule applies to the following counties in Southern Illinois:** Alexander, Bond, Calhoun, Clay, Clinton, Edwards, Fayette, Franklin, Gallatin, Greene, Hamilton, Hardin, Jackson, Jefferson, Jersey, Johnson, Macoupin, Madison, Marion, Massac, Monroe, Montgomery, Perry, Pope, Pulaski, Randolph, Saline, Scott, St. Clair, Union, Wabash, Washington, Wayne, White, Williamson, Adams, Brown, Christian, Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Jasper, Lawrence, Moultrie, Pike, Richland, Schuyler and Shelby.

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

These commission schedules apply only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule. All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Nebraska† with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 5 enrolled employees	\$8	\$8
6 or more enrolled employees	\$35	\$32

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$35 per enrolled employee per month, which equals \$770 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$35, which equals \$910.

This commission schedule applies to all of the counties in Nebraska, and the following counties in Iowa: Adams, Cass, Cherokee, Crawford, Fremont, Harrison, Ida, Lyon, Mills, Monona, Montgomery, Obrien, Osceola, Page, Plymouth, Pottawattami, Shelby, Sioux, Taylor and Woodbury.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

The following commission schedule is effective for all new Health Plan of Nevada, Sierra Health and Life, and UnitedHealthcare medical groups with up to 50 eligible employees* in Nevada with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
1 or more enrolled employees	6% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month is \$10,000, the commissions for that month will be 6% times \$10,000, or \$600.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

The following commission schedule is effective for all new UnitedHealthcare medical groups with up to 50 eligible employees* in New Jersey with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The products sold in this market segment are Oxford products.

Medical case size	First year percent of paid premium	Renewal percent of paid premium
All groups with up to 50 eligible employees*	5.5% of paid premium	4.5% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium for a first year group in New Jersey for a month is \$10,000, the commissions for that month will be 5.5% times \$10,000, or \$550.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in New Mexico with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$15
4 to 9 enrolled employees	\$39
10 to 20 enrolled employees	\$35
21 or more enrolled employees	\$25

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 9 enrolled employees will be paid \$39 per enrolled employee per month, which equals \$351 for the first month. If the actual enrollment in June is 12 employees, the commissions for June will be 12 multiplied by \$39, which equals \$468.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare products

This commission schedule is effective for new and existing UnitedHealthcare medical groups with up to 50 eligible employees in New York.

Medical case size	Percent of paid premium
1 or more enrolled employees	4% of paid premium

Oxford products

This commission schedule is effective for new Oxford medical groups with up to 50 eligible employees in New York with effective dates on or after January 1, 2013, and existing Oxford medical groups on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
1 or more enrolled employees	3% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month for an Oxford product for a group in New York is \$10,000, the commissions for that month will be 3% times \$10,000, or \$300.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in North Carolina with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$4
4 to 5 enrolled employees	\$10
6 to 24 enrolled employees	\$28
25 or more enrolled employees	\$30

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$28 per enrolled employee per month, which equals \$616 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$28, which equals \$728.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Ohio+ with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. This schedule does not apply to Employer Resource Council Health Alliance (ERC) business in Ohio (including the Southern Ohio Chamber Alliance).

Enrolled medical employees in a group in the current month	Payment for each enrolled medical employee in the assigned row in that month
For the first 7 enrolled medical employees in the month	\$23
For the remaining enrolled medical employees in the month	\$17

***This commission schedule applies to all counties in Ohio. This schedule also applies to the following counties in Indiana:** Dearborn, Ohio and Switzerland, **and these counties in Kentucky:** Boone, Campbell and Kenton.

The monthly commission payment is calculated by allocating the actual number of enrolled medical employees in a group in the month to the commission table. Enrolled employees are assigned to the table starting with the first row in the commission table up to the number of employees indicated in the row. Any remaining employees are assigned to the subsequent rows in the table as indicated, and will be paid the commission rates in those rows.

For example, a first year case with an actual enrollment of 20 enrolled employees in a specified month will have 7 enrolled employees in the first row, and 13 in the second row. The commissions on the case for that month are \$382, which is the sum of 7 times \$23, and 13 times \$17. This process is repeated every month the case is active using the actual enrolled medical count for the month.

ERC and SOCA product groups with up to 50 eligible employees

This commission schedule is effective for all new ERC and Southern Ohio Chamber Alliance (SOCA) product medical groups with up to 50 eligible employees* in Ohio with effective dates on or after January 1, 2013, and existing ERC and SOCA product medical groups in Ohio on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 7 enrolled employees	\$23
8 or more enrolled employees	\$20

The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The commission rate set a initial enrollment or renewal will be used for the entire policy year regardless of any changes to the enrolled employee count that occur during the policy year.

These commission schedules apply only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area and product indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede these schedules.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions

for groups with up to 50 eligible employees

Commissions for UnitedHealthcare and PacifiCare medical cases on the UnitedHealthcare operating platform

This commission schedule is effective for new UnitedHealthcare and PacifiCare medical groups with up to 50 eligible employees* on the UnitedHealthcare operating platform in Oklahoma with effective dates on or after January 1, 2013. This schedule is effective for existing UnitedHealthcare and PacifiCare medical groups with up to 50 eligible employees* on the UnitedHealthcare operating platform in Oklahoma on their first renewal on or after January 1, 2013. This commission schedule will apply to PacifiCare cases immediately upon their conversion to the UnitedHealthcare operating platform on or after January 1, 2013.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	\$26

How to calculate UnitedHealthcare and PacifiCare medical cases on the UnitedHealthcare operating platform monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$26 per enrolled employee per month, which equals \$572 for that month.

Commissions for Pacificare medical cases on the PacifiCare operating platform

The following schedule is effective for PacifiCare medical groups with up to 50 eligible employees* on the Pacificare operating platform in Oklahoma. This commission schedule does not apply to PacifiCare cases that have converted to the UnitedHealthcare operating platform.

Medical case size	Payment as a percent of paid premium
All groups with up to 50 eligible employees*	5% of premium

How to calculate Pacificare medical cases on the PacifiCare operating platform monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium in a month for a group is \$5,000, the commissions for that month will be 5% times \$5,000, or \$250.

These commission schedules apply only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area and product indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare commissions

The following commission schedule is effective for new and existing medical groups with up to 50 eligible employees in Oregon on January 1, 2013.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees	\$20

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, commissions on a case with an enrollment of 22 enrolled employees in a specified month will be paid \$20 per enrolled employee per month, which equals \$440 for that month.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Southeastern Pennsylvania† with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$6	\$6
5 or more enrolled employees	\$36	\$33

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$36 per enrolled employee per month for March, which equals \$792. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$36, which equals \$936.

***This commission schedule applies only to the following counties in Pennsylvania:** Berks, Bucks, Chester, Delaware, Lancaster, Lehigh, Montgomery, Northampton and Philadelphia.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of “up to 50 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Western, Northern and Central Pennsylvania* with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 4 enrolled employees	\$6
5 to 25 enrolled employees	\$23
26 or more enrolled employees	\$21

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$23 per enrolled employee per month, which equals \$506 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$23, which equals \$598.

***This commission schedule applies to all of the counties in Pennsylvania except:** Berks, Bucks, Chester, Delaware, Lancaster, Lehigh, Montgomery, Northampton and Philadelphia.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare commissions

The following commission schedule is effective for new and existing medical groups with up to 50 eligible employees in Rhode Island on January 1, 2013.

Medical case size	Payment per enrolled employee per month
All groups with up to 50 eligible employees*	\$20

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, commissions on a case with an enrollment of 22 enrolled employees in a specified month will be paid \$20 per enrolled employee per month, which equals \$440 for that month.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

The following commission schedules are effective for new medical groups with up to 50 eligible employees* in South Carolina with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

UnitedHealthcare groups and Heritage Plus products from UnitedHealthcare of the River Valley

Medical case size	Payment per enrolled employee per month
1 to 3 enrolled employees	\$4
4 or more enrolled employees	\$21

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$21 per enrolled employee per month, which equals \$462 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$21, which equals \$546.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Tennessee and Southwest Virginia* with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Case size	Payment per enrolled employee per month
1 or more enrolled employees	\$28

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$28 per enrolled employee per month, which equals \$616.

This commission schedule applies to all of Tennessee plus the following areas in Virginia: Bland, Buchanan, Carroll, Dickenson, Grayson, Lee, Russell, Scott, Smyth, Tazewell, Washington, Wise and Wythe counties, plus the independent cities of Bristol, Norton and Galax.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

The following commission schedule is effective for all new UnitedHealthcare and PacifiCare medical groups with up to 50 eligible employees in Texas with effective dates on or after January 1, 2013. This rate will also apply for new Choice EPO plans with effective dates on or after January 1, 2013, including new Choice EPO plans that replace another UnitedHealthcare or PacifiCare plan.

Medical case size	Percent of paid premium
Up to 50 eligible employees	4.5% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium in a specified month is \$10,000, the commissions for that month will be 4.5% times \$10,000, or \$450.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in The United States Virgin Islands with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	First year percent of paid premium	Renewal percent of paid premium
Up to 3 enrolled employees	5%	5%
4 or more enrolled employees	7%	6%

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium for a first year group with 10 enrolled employees in a specified month is \$10,000, the commissions for that month will be 7% times \$10,000, or \$700.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Utah with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 24 enrolled employees	\$38
25 or more enrolled employees	\$33

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$38 per enrolled employee per month, which equals \$836 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$38, which equals \$988.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Central and Southern Virginia* with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 4 enrolled employees	\$10	\$10
5 to 14 enrolled employees	\$44	\$24
15 or more enrolled employees	\$32	\$20

- “First year” commissions are paid for period from the original effective date up to the first renewal date. The “Renewal” commission rates are paid for all months starting on and subsequent to the first renewal date.
- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate UnitedHealthcare monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 12 enrolled employees will be paid \$44 per enrolled employee per month, which equals \$528. If the actual enrollment in June is 15 employees, the commissions for June will be 15 multiplied by \$44, which equals \$660.

***This commission schedule applies to all of Virginia except:** Arlington, Fairfax, Bland, Buchanan, Carroll, Dickenson, Grayson, Lee, Russell, Scott, Smyth, Tazewell, Washington, Wise and Wythe Counties, and the independent cities of Bristol, Norton, Galax, Alexandria, Falls Church and Fairfax.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of “up to 50 eligible employees” is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Northern Virginia* with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee.

Medical case size	Payment per enrolled employee per month
1 to 4 enrolled employees	\$10
5 or more enrolled employees	\$25

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a case with an effective date in March with an initial enrollment of 22 enrolled employees will be paid \$25 per enrolled employee per month, which equals \$550 for the first month. If the actual enrollment in June is 26 employees, the commissions for June will be 26 multiplied by \$25, which equals \$650.

***This commission schedule applies to the following cities and counties in Virginia:** Fairfax County and Arlington County, and the cities of Alexandria, Falls Church and Fairfax.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

UnitedHealthcare and PacifiCare HealthSystems, Inc.

The following commission schedule is effective for all new PacifiCare HealthSystems, Inc. and UnitedHealthcare medical groups with up to 50 eligible employees* in Washington with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
Up to 3 enrolled employees	1% of paid premium
4 or more enrolled employees	5% of paid premium

Pacific Employers Alliance Trust (PEAT) medical business

The following commission schedule is effective for all new PEAT medical groups with up to 50 eligible employees* with effective dates on or after January 1, 2013, and existing PEAT medical groups on their first renewal on or after January 1, 2013.

Medical case size	Percent of paid premium
5 or more enrolled employees	5% of paid premium

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying paid premium for the month by the percentage indicated. For example, if the paid premium for a group of 20 enrolled employees in a month is \$5,000, the commissions for that month will be 5% times \$5,000, or \$250.

Affiliated Associations of America (AAOA)

AAOA commissions are paid by AAOA. Please contact AAOA program management for information.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in West Virginia with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013. The number of enrolled medical employees in the case determines the commission rate paid per employee. This commission schedule does not apply to MLH and Optimum Choice, Inc. groups on the “Live” operating platform.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 to 3 enrolled employees	\$8	\$8
4 or more enrolled employees	\$28	\$26

- The payment tier used for new groups is established using the enrolled medical employee count at the time of initial enrollment as determined by us. This commission rate will be used for the entire plan year regardless of any changes to the enrolled medical employee count that occur during the year.
- The tier for renewing cases will be established using the enrolled medical employee count at a time determined by us, usually reflecting the billed employee count for the first month of the new contract period. The new commission rate will be used for the entire renewal period regardless of any changes to the enrolled employee count that occur during the renewal period.
- Changes in the number of sub-groups in multiple-site or multi-segment affiliated groups may trigger a recalculation of the commission rate prior to the next renewal.

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the appropriate commission rate from the commission table. For example, a first year case with an effective date in March with an initial enrollment of 10 enrolled employees will be paid \$28 per enrolled employee per month, which equals \$280 for the first month. If the actual enrollment in June is 15 employees, the commissions for June will be 15 multiplied by \$28, which equals \$420.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

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Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new medical groups with up to 50 eligible employees* in Wisconsin† with effective dates on or after January 1, 2013, and existing groups in the same area on their first renewal on or after January 1, 2013.

Enrolled medical employees in a group in the current month	Payment for each enrolled medical employee in the assigned row in that month
For the first 3 enrolled medical employees in the month	\$10
For the next 7 enrolled medical employees in the month	\$38
For the next 25 enrolled medical employees in the month	\$28
For the remaining enrolled medical employees in the month	\$10

How to calculate monthly commissions

The monthly commission payment is calculated by allocating the actual number of enrolled medical employees in a group in the month to the commission table. Enrolled employees are assigned to the table starting with the first row in the commission table up to the number of employees indicated in the row. Any excess employees are assigned to the subsequent rows in the table as indicated, and will be paid the commission rates in those rows.

For example, a case with an actual enrollment of 40 enrolled employees in a specified month will have 3 enrolled employees in the first row, 7 in the second row, 25 in the third row and 5 in the fourth row. The commissions on the case for that month are \$1,046, which is the sum of 3 multiplied by \$10, 7 multiplied by \$38, 25 multiplied by \$28 and 5 multiplied by \$10. This process is repeated every month the case is active using the actual enrolled medical count for the month.

***This commission schedule applies to all counties in Wisconsin except Crawford and Grant.**

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Medical base commissions for groups with up to 50 eligible employees

This commission schedule is effective for new UnitedHealthcare medical groups with up to 50 eligible employees* in Wyoming with effective dates on or after January 1, 2013, and existing UnitedHealthcare groups in the same area on their first renewal on or after January 1, 2013.

Medical case size	First year payment per enrolled employee per month	Renewal payment per enrolled employee per month
1 or more enrolled employees	\$35	\$25

How to calculate monthly commissions

The monthly commission payment is calculated by multiplying the actual number of enrolled medical employees in the case during any month by the commission rate. For example, a first year case with an effective date in March with an initial enrollment of 20 enrolled employees will be paid \$35 per enrolled employee per month, which equals \$700 for the first month.

This commission schedule applies only to medical groups designated by UnitedHealthcare as having up to 50 eligible employees for the area indicated. Commissions vary by area. Please contact your UnitedHealthcare sales office for base commission schedules in other areas. Some medical products may have a specified commission schedule that replace and supersede this schedule.

All UnitedHealthcare commissions and bonus programs are subject to the Agent/Agency Agreement and the policies contained in other sections of this guide. Please refer to that information for complete guidelines related to our producer compensation programs.

*Classification as a group of "up to 50 eligible employees" is determined by us considering a number of factors. Please see Case Size Designations on page 7 for details.



Reasons to choose UnitedHealthcare

1 Comprehensive benefit solutions

From cutting-edge consumer-driven plans to traditional coverage, get affordable products designed to serve organizations of virtually every size. Also, choose from integrated vision, dental, life, disability and behavioral health plans for streamlined administration.

2 Promote healthy lifestyles with wellness programs

UnitedHealth Wellness® programs help members take charge of their health and well-being. Based on clinical lifestyle modification research, our programs help members understand and educate themselves, then support and reward positive change. UnitedHealth Wellness is included in all plans.

3 Nationwide network access

With more than 704,966 physicians and health care professionals, 5,580 hospitals and 60,000 pharmacies, it's easy to find a network physician or hospital nearby.

4 UnitedHealth Premium® designation program

The UnitedHealth Premium designation program gives members important quality and cost-efficiency information about doctors and facilities in our network to help them make informed decisions about their care.

5 Online tools for employers and members

Employer eServices® lets benefits professionals manage enrollment, eligibility and billing in real-time.

myuhc.com,® our member website, lets members research health information, check claims status, find network physicians and more – all online. Members can access their family's health information anytime, anywhere with **UnitedHealthcare Health4Me™ mobile app** (available for iPhone® and Android™ operating systems).

And through **myHealthcare Cost Estimator**, members on **myuhc.com** can receive personalized provider and facility cost estimates for high-cost, common procedures and treatments based on their specific health plan benefits, and, where available, quality and efficiency designation information about their selected providers and facilities, to help them make more informed health care decisions.

6 Outstanding customer service

We provide information to members when and how they want it. Members can get automated information quickly and easily, or speak with a knowledgeable representative.

All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google, Inc.

UnitedHealth Group reputation and recognition

- UnitedHealth Group was named to the **Dow Jones Industrial Average**, a blue chip group of 30 companies deemed industry leaders.
- FORTUNE® magazine named UnitedHealth Group the **World's Most Admired Company in the Insurance and Managed Care Sector** in its 2012 rankings, including ranking the company **No. 1 in Innovation**.
- FORTUNE magazine ranked UnitedHealth Group **No. 22 in the 2012 rankings of the 500 largest U.S. corporations** based on 2011 revenues.
- The Product Development and Management Association recognized UnitedHealth Group with the **2011 Outstanding Corporate Innovator Award**. The award recognizes sustained (five or more years) quantifiable business results from new products and services. Past winners include such world-class innovators as Apple, Pepsi, BMW, FedEx, Bank of America, Harley Davidson and Xerox, among others.
- The U.S. Department of Health & Human Services awarded a **2011 Healthy Living Innovation Award** to the YMCA's Diabetes Prevention Program, created in partnership with UnitedHealth Group and the Centers for Disease Control and Prevention (CDC).

*FORTUNE® Magazine, March 19, 2012. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of, UnitedHealth Group.

UnitedHealthcare's competitive differences

- In the J.D. Power and Associates® 2011 Employer Health Insurance Plan StudySM, UnitedHealthcare ranked **highest in employer satisfaction** among the nation's self-insured commercial health plans. UnitedHealthcare ranked highest in all five individual factors measured in the self-insured segment of the study: cost and cost management; account servicing; employee plan service experience; product offering and benefit designs; and problem resolution.
- UnitedHealthcare was named to the **2012 InformationWeek 500**, a list of America's top technology innovators, for creating a state-of-the-art data and analytic platform to improve customer service.
- The American Medical Association's 2012 National Health Insurer Report Card rated UnitedHealthcare **No. 1 in claims processing accuracy** among the seven leading commercial health insurers.
- Health and well-being philosophy: Our programs are designed to help keep consumers healthy, including UnitedHealth Wellness®, Healthy Pregnancy program, reminders program, and 24-hour consumer phone line staffed by nurses and master's level specialists to help with health, personal or financial issues.
- Open access products require no referrals. No prior authorization for most medical procedures.
- High-risk case management for diseases such as asthma, diabetes and coronary artery disease provide support to people with these conditions.
- Online consumer health records for simple, secure access to vital health data anywhere, anytime.

Corporate facts

UnitedHealthcare's parent company, UnitedHealth Group, is one of the largest health care services companies in the United States:

- With more than \$102 billion annual revenue
- Serving more than 75 million Americans
- Touching nearly every aspect of health care financing and delivery in the United States

Source: 2011 Annual Report

To learn more about UnitedHealthcare's capabilities, please contact your UnitedHealthcare representative.



UnitedHealthcare Vision® coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates.

UnitedHealthcare Dental® coverage underwritten by UnitedHealthcare Insurance Company, located in Hartford, Connecticut, or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (CA only), United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number DPOL.06.TX and associated COC form number DCOC.CER.06. Benefits for the UnitedHealthcare Dental® DHMO plans are provided by or through the following UnitedHealth Group companies: Dental Benefit Providers of California, Inc., Nevada Pacific Dental, National Pacific Dental, Inc. and Dental Benefit Providers of Illinois, Inc. The New York Select Managed Care Plan is underwritten by UnitedHealthcare Insurance Company of New York located in Islandia, New York. Administrative services provided by Dental Benefit Providers, Inc. The Select DHMO plan is underwritten by Dominion Dental Services, Inc. Dominion is licensed as a Limited Health Care Services HMO in Virginia, Pennsylvania and a Dental Plan Organization in Maryland and Delaware. Offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company; and in California by Unimerica Life Insurance Company; and in New York by Unimerica Life Insurance Company of New York. In New York, the Life Insurance product is provided on Form LASD-POL-LIFE NY (05/03) and the Disability product on Form LASD-POL-ADD/DIS NY (05/03). In Texas, Life and Disability coverage is provided on Form LASD-POL-TX (05/03) or Form UHCLD-POL 2/2008-TX. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company in Milwaukee, WI; Unimerica Life Insurance Company of New York in New York, NY. Some products vary by state or may not be available in all states.

UnitedHealthcare's Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

For a complete description of the UnitedHealth Premium® designation program, including details on the methodology used, geographic availability and program limitations, please see myuhc.com.

UnitedHealth Wellness® is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not intended to be medical advice or a substitute for your doctor's care. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes. Components subject to change.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program cannot diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

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