



# LISI CARRIERS' BROKER REWARD PROGRAMS

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## Ameritas

All Group Sizes

### 2018 Presidential Tee One Up-Producer Contest

You, and your Ameritas sales rep, could earn a three-day, two-night trip to the award-winning Pronghorn Resort in Bend, Oregon. Game on!

Starting now, in October, November and December 2017, you can earn double credit for eligible cases, and significantly increase your chances of winning. Plus, for each sold and approved case, you will be entered into a weekly drawing for a \$100 VISA gift card.

Full contest runs October 1, 2017, through March 31, 2018. For contest info, visit the Tee One Up website, or refer to the contest flyer for complete details: <http://www.ameritasteoneup.com/>

## Blue Shield

Small Group

### Blue Shield's 2018 Dental, Vision, and Life Sales Incentive Program

Sell new small business dental, vision, and life and earn more! This incentive program is available to brokers with groups of 1-100 employees throughout 2018.

Earn \$10 per net new member for dental, vision, and/or life insurance subscriber sales.

#### Program Rules

- "Net new membership" will be determined based on the total number of Blue Shield members enrolled from eligible new groups minus any membership loss from canceled groups during the program dates of January 1, 2018, through December 1, 2018.
- To be eligible, a broker or agency must sell a minimum of two new dental, vision, and/or life groups with effective dates between January 1, 2018, through December 1, 2018.
- For purposes of calculating this bonus, net new membership will be determined as of January 1, 2019.
- Bonus will be paid out in March 2019.
- New business written through a general agent qualifies for this bonus program.
- Bonus dollars earned from the dental, vision, and life sales incentive program are payable in addition to the standard broker commission structures and can be combined with any other Blue Shield bonus promotions offered.
- Qualified dental, vision, or life insurance cases can be written with or without Blue Shield medical plans, including plans added to existing Blue Shield small groups.
- Producer must be the producer of record on the effective date of the group coverage and at the time the bonus is paid. Obtaining a new group because of a producer of record change does not qualify for this bonus program. The selling producer must be in good standard with a current, signed Blue Shield of California Producer Agreement, have a valid license on file with Blue Shield, and have been appointed as a Blue Shield agent.
- Bonus payments are paid to the producing firm.
- Voluntary dental, vision, and dependent life insurance plans qualify for the bonus.
- Bonuses will not be payable in connection with contracts involving any union or trust, or contracts for Medicare coverage.
- Any disputes over interpretation of rules or payout amount will be resolved by Blue Shield of California.



# CaliforniaChoice<sup>®</sup>

Small Group

## Q1 2018 Big Broker Bonus

CaliforniaChoice has announced a bonus opportunity for brokers in Q1-Q2 2018. All new CaliforniaChoice groups with January through June 2018 effective dates qualify brokers for \$50 per employee on all groups with a minimum of 5 employees.

**Earn \$50 per Employee!**

EXAMPLES	
GROUP SIZE	BONUS
5 employees	\$250
10 employees	\$500
25 employees	\$1,250
50 employees	\$2,500
75 employees	\$3,750
100 employees	\$5,000

### Bonus Rules

- Bonus is payable for new CaliforniaChoice groups with a January - June 018 effective date.
- Bonus is \$50 per employee, per group for new CaliforniaChoice groups with a minimum of 5 employees enrolled in medical.
- Group must stay active with CaliforniaChoice for at least one year.
- Maximum one-time payout of \$5,000 per group.
- Business written through a partnering General Agency also qualifies.

## Covered California for Small Business

### Small Group

#### Q1 2018 Big Broker Bonus

Covered California for Small Business offers industry-leading earning potential. In addition to market competitive commissions, earn even more in 2018 for offering your clients California's most comprehensive access to doctors and hospitals with health plans delivering both choice and control.

**Choice:** Two full-network PPO plans offered from leading carriers.

**Control:** Competitively priced, limited-network offerings from multiple carriers.

GROUP SIZE	INCENTIVE EARNED
6 - 15 enrolled employees	\$500
16 - 25 enrolled employees	\$1,000
26 - 50 enrolled employees	\$2,500
51 - 100 enrolled employees	\$5,000

#### Program Rules

- Applies to new Covered California for Small Business (CCSB) groups with initial effective dates of 1/1/18, 2/1/18, 3/1/18, 4/1/18, 5/1/18, or 6/1/18.
- Subscriber count (i.e. enrolled employee count) is determined at time of initial enrollment as counted in CCSB systems and is based on medical subscribers only. No retroactive additions will be eligible for incentive payment. Dependents of enrolled employees are not counted.
- Groups must satisfy standard CCSB binder payment requirements for enrolled employees to count towards incentive program payments.
- No pro-ration of target values will take place.
- Business written through partnering General Agencies qualifies.
- CCSB intends to issue incentive payments 90 days following the effective month of a qualifying group. CCSB may modify its payment schedule at any time.
- Program open to all Agents who maintain active certification with Covered California.
- Bonus payments are in addition to regular sales commissions. Bonus payments will be reported on Forms 1099 and 5500 and as otherwise required by law, including reporting required by California AB 2589.
- Agents shall disclose to their client all commissions and other payments made to them by CCSB in compliance with all legal requirements.
- CCSB may cancel or modify this incentive program at any time without prior notice to the Agencies and Agents participating in the program. CCSB shall not be liable for payment of any incentive payments after cancellation of the program.

*Note: Covered California is modifying the Agency Agreement to incorporate this bonus incentive program. Such modification will occur earlier than the 45-day notice period required in Section A(2)(a) of Exhibit B in the Agency Agreement. By accepting this notice, you agree that Covered California may modify the Agency Agreement on or before January 1, 2018, to implement the incentive program outlined in this notice. This is a benefit providing Agents with more incentive opportunities. However, if you do not agree with this effective date, please contact us immediately. The official rules will be made part of the Agency Agreement and will be found at: <http://www.coveredca.com/agents/PDFs/Agent-commission-schedule.pdf>*



## Call A Doctor Plus

All Group Sizes

### Fa\$t \$tart Bonu\$ Program

Kickoff 2018 with a bang! Earn a bonus for every group you sell in the 1st quarter. And more groups you sell, the more you'll make!

GROUP SIZE	1 CASE	2 CASES	3 CASES	4+ CASES
Under 50	\$25	\$50	\$75	\$100
50 - 99	\$50	\$100	\$150	\$200
100 - 249	\$100	\$200	\$300	\$400
Over 250	\$250	\$500	\$750	\$1,000

#### Examples

3 CASES	1 CASE	5 CASES
If you sell 2 cases between 50 and 100 lives and 1 case over 250 lives, you'd earn \$1,050 in bonus cash. (\$150 + \$150 + \$750)	If you sell 1 case of 200 lives, you'd earn \$100 in bonus cash.	If you sell 3 cases under 50 lives, 1 case of 200 lives and 1 over 250 lives, you'd earn \$1,700 in bonus cash. (\$300 + \$400 + \$1,000)

#### Qualifications

To qualify, cases need to be added before March 31 within enrollment date on or before June 1. Standard pricing only.

## Health Net

Large Group

### Large Group 101+ Broker Cash Rewards with 2018 Bonus Program

The chance for broker cash rewards continues in 2018! Brokers can jumpstart their 2018 new sale large group business with our bonus program. All 101+ new group plans are eligible – so the more brokers sell, the more they earn.

The program details are simple:

- Plans with effective dates 1/1/18-12/1/18 are eligible
- Brokers earn a \$50 bonus on each member enrolled in a newly sold plan

## Kaiser Permanente

All Group Sizes

### Group Production Reward 2018

Receive a one-time \$1,000 reward for the first 25 new members when you enroll new groups with effective dates of January 1, 2018, through December 31, 2018. Plus you'll get \$25 for every additional member enrolled after the first 25.

Enrolled subscribers and each dependent count as members. New group sales made directly with Kaiser Permanente through CaliforniaChoice, or through Covered California for Small Business are eligible for this reward. This reward is a one-time payment for new group member sales only and it's not limited to employees.

- Rewards for all eligible new sales will be paid by Kaiser Permanente.
- Groups that leave or break away from exchanges (e.g., CaliforniaChoice and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier aren't eligible for the Group Production reward program.

#### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.



### Total Replacement Reward 2018

You'll learn a one-time reward when you establish Kaiser Permanente as the sole carrier for your new or renewing groups with effective dates of January 1, 2018, through December 31, 2018. The Total Replacement reward is only available for each qualifying total replacement group sale made directly with Kaiser Permanente. Sales not made directly with Kaiser Permanente are not eligible for this reward.

To qualify for Total Replacement rewards, Kaiser Permanente must be the only employer-sponsored group health plan for all eligible subscribers for the employer's locations in California.

#### New Groups

# OF SUBSCRIBERS	REWARD
10 - 19 enrolled	\$1,000
20 - 29 enrolled	\$2,000
30 - 39 enrolled	\$3,000
40 - 49 enrolled	\$4,000

# OF SUBSCRIBERS	REWARD
50 - 199 enrolled	\$5,000
200 - 499 enrolled	\$7,500
500+ enrolled	\$10,000

- Groups with Kaiser Permanente membership that leave or break away from exchanges (e.g., CaliforniaChoice and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier are not eligible for the Total Replacement reward program.
- A Total Replacement reward will only be paid once for a group. Under specific circumstances, there are a few exceptions when a Total Replacement reward may be payable more than once on a given group policyholder:
  - The employer group terminates their group policy with Kaiser Permanente and later adds Kaiser Permanente coverage with a Total Replacement after a minimum of two years.
  - A Total Replacement group adds another health plan and becomes slice. The slice carrier is subsequently replaced by Kaiser Permanente and the group becomes a Total Replacement after a minimum of two years has elapsed. The Total Replacement reward payout would be based on the existing business reward scale applicable at that point in time.
- If a group terminates within 90 days of its effective date, the Total Replacement reward will be rescinded.

#### Existing Groups

# OF ADDITIONAL SUBSCRIBERS	REWARD
5 - 9 enrolled	\$500
10 - 19 enrolled	\$1,000
20 - 29 enrolled	\$2,000
30 - 39 enrolled	\$3,000

# OF ADDITIONAL SUBSCRIBERS	REWARD
40 - 49 enrolled	\$4,000
50 - 199 enrolled	\$5,000
200 - 499 enrolled	\$7,500
500+ enrolled	\$10,000

- The Total Replacement reward for existing groups is based on the additional Kaiser Permanente subscribers (net increase) added to Kaiser Permanente coverage.
- Solely moving any individual plan subscriber to the employer group-sponsored plan does not qualify them as an eligible subscriber for Total Replacement purposes.

#### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.

# UnitedHealthcare

Small Group

## Specialty Benefits New Business Bonus, 2018

You may earn a bonus for selling new group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance for groups with two or more eligible employees. In order to receive this bonus, you must meet both of the following requirements:

- Sell at least 10 new lines of coverage having a combined minimum of \$100,000 in annualized premium and fees (or 10 new lines of coverage having a combined minimum annualized premium and fees of \$500,000) with effective dates from January 2, 2018 through January 1, 2019, and
- Have a net change percentage for your entire Specialty Benefits block of business from January 2018 through January 2019 of at least 100.0%.

If all of the bonus requirements are met, the bonus is calculated using the bonus percentage in the following table:

SPECIALTY BENEFITS NEW LINES OF COVERAGE AND ANNUALIZED PREMIUM*	BONUS PERCENTAGE
10 or more lines of coverage with a combined minimum of \$100,000 in annualized premium and fees*	2%
15 or more lines of coverage with a combined minimum of \$150,000 in annualized premium and fees*	3%
20 or more lines of coverage with a combined minimum of \$200,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$500,000 in annualized premium and fees*	4%
25 or more lines of coverage with a combined minimum of \$225,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$850,000 in annualized premium and fees*	5%
30 or more lines of coverage with a combined minimum of \$250,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$1,250,000 in annualized premium and fees*	6%

\* In eligible lines of coverage with effective dates from January 2, 2018 through January 1, 2019. Annualized premium and fees for bonus qualification is equal to the January 2019 premium and fees of eligible cases multiplied by 12.

Both employer-paid and employee-paid lines of coverage sold with medical coverage or on a stand-alone basis are included in the bonus program. The maximum Specialty Benefits new business bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

**Bonus adjustment for Specialty Benefits net change percentage:** Our Specialty Benefits new business bonus requires a minimum net change in premium for your entire book of Specialty Benefits lines of coverage from January 2, 2018 through January 1, 2019. To receive a new business bonus, your January 2019 Specialty Benefits premium and fees must be at least 100.0% of the premium and fees that we received for your Specialty Benefits lines of coverage for January 2018. The Specialty Benefits net change percentage in premium and fees is calculated by dividing the premium and fees received for all of your Specialty Benefits lines of coverage in January 2019 by the premium and fees received for all of your Specialty Benefits lines of coverage in January 2018. The net change percentage is rounded to the nearest one tenth of one percent. Specialty Benefits lines of coverage that do not meet our general bonus eligibility requirements will be excluded from the net change calculation. If the Specialty Benefits net change percentage is less than 100%, no bonus will be paid.

### Specialty Benefits New Business Bonus Details.

- You must sell at least 10 eligible lines of coverage with original effective dates from January 2, 2018 through January 1, 2019 having a combined minimum of \$100,000 in annualized premium and fees (or alternatively, 10 new lines of coverage having a combined minimum annualized premium and fees of \$500,000), and have a Specialty Benefits net change percentage of 100.0%, in order to qualify for the Specialty Benefits new business bonus. The Specialty Benefits new business bonus is paid on annualized premium and fees for lines of coverage that had original effective dates from January 2, 2018 through January 1, 2019, are active on January 1, 2019 and meet all other eligibility requirements.
- Annualized premium and fees for this bonus are defined as the January 2019 premium and fees of the eligible line of coverage multiplied by 12. The bonus payment is based on the annualized premium and fees.
- The maximum Specialty Benefits new business bonus paid on any line of coverage within any one case or affiliated cases is \$15,000. In situations where commissions on the case are split between more than one Agent of Record, the maximum bonus limit will be applied before the bonus is allocated to the Agents of Record.



*UnitedHealthcare, Specialty Benefits New Business Bonus, 2018 (continued)*

- An eligible line of coverage for the Specialty Benefits new business bonus is group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance in a group of two or more eligible employees that has an original effective date from January 2, 2018 through January 1, 2019. An eligible line of coverage must meet all of UnitedHealthcare's general bonus eligibility requirements. An eligible line of coverage can be sold with medical coverage or on a stand-alone basis. Both employer-paid and employee-paid lines of coverage are eligible for the bonus.
- An eligible line of coverage must be in an eligible group. Spectera Plan Administrators Private Label vision, Family Medical Leave (FML) administration plans and some Governmental Entity cases are not eligible for any bonus programs. Groups written through Affiliated Associations of America (AAOA), embedded dental or vision benefits, dental discount cards or state statutory disability plans are not eligible for this bonus. Dental groups administered through UMR/Fiserv that use a dental network other than the UnitedHealthcare Dental network are not eligible for this bonus. UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage, premium and fees of ineligible cases are not included toward the minimum line of coverage requirements, the premium and fee requirements, or any other requirements or calculations related to any Specialty Benefits bonus. Lines of coverage counts and premiums and fees for affiliated groups are combined for all bonus calculations.
- For dual or multiple broker arrangements, line of coverage credit and premium or fee credit will be allocated in the same proportion as the commissions are split on the line of coverage. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- Special rules apply to payment of bonuses for Governmental Entity and non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on commissionable Governmental Entity cases with 51 or more eligible employees. Non-commissionable Governmental Entity lines of coverage are not eligible for bonus programs. Written customer permission is required for nongovernmental, non-commissionable cases to be eligible for bonus programs. Some lines of coverage are excluded from all bonus programs by regulations or our policies. Please refer to the Producer Compensation policies and procedures for Governmental Entities and non-commissionable cases in this guide for additional information.
- An agent or agency can only qualify for one Specialty Benefits new business bonus. The lines of coverage sold and minimum annualized premium and fees within any row must both be met to qualify for a row in the bonus table. The bonus will be paid at the highest bonus percentage where both the lines of coverage and annualized premium and fees criteria are met. If an agent meets the qualifications in more than one row in the table, only the bonus for the row paying the highest bonus amount will be paid.

**Specialty Benefits new business bonus calculation examples:**

The Specialty Benefits new business bonus is calculated by totaling the eligible lines of coverage and the annualized premium and fees for those eligible lines of coverage to determine the bonus tier from the Specialty Benefits new business bonus payment table. The Specialty Benefits net change percentage is then calculated to determine if the agency qualifies for the Specialty Benefits new business bonus.

## Specialty Benefits Retention Bonus, 2018

With UnitedHealthcare you may earn a bonus for renewing group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance for groups with two or more eligible employees having renewal dates from January 2, 2018 through January 1, 2019.

In order to receive a Specialty Benefits retention bonus, you must meet all of the following requirements:

- Qualify for the UnitedHealthcare 2018 Specialty Benefits new business bonus.
- Have at least 25 lines of coverage having a combined minimum of \$750,000 in annualized premium and fees that have renewal dates from January 2, 2018 through January 1, 2019, and
- Have a Specialty Benefits premium retention percentage at least 85.0% in Specialty Benefits lines of coverage with renewal dates from January 2, 2018 through January 1, 2019.

If all of the bonus requirements are met, the Specialty Benefits retention bonus is paid according to the following table:

SPECIALTY BENEFITS PREMIUM RETENTION PERCENTAGE	BONUS ON RECEIVED PREMIUMS AND FEES*
85.0% to 89.99%	1%
90.0% to 94.99%	3%
95.0% or greater	5%
Less than 85.0%	No bonus

\* In eligible lines of coverage with renewal dates from January 2, 2018 through January 1, 2019. Bonus is paid only on the premium and fees received on renewing lines of coverage during the period from February 2018 through January 2019.

Both employer-paid and employee-paid cases sold with medical coverage or on a stand-alone basis are included in the bonus program. The maximum Specialty Benefits retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

**Specialty Benefits premium retention percentage:** You are required to have a premium retention percentage of at least 85.0% in order to receive a Specialty Benefits retention bonus. The Specialty Benefits premium retention percentage is the January 2019 premium and fees received for lines of coverage that have renewal dates from January 2, 2018 through January 1, 2019, divided by the January 2018 premium and fees received for lines of coverage that have renewal dates from January 2, 2018 through January 1, 2019. The Specialty Benefits premium retention percentage calculation includes only lines of coverage that have renewal or termination dates from January 2, 2018 through January 1, 2019.

### Specialty Benefits Retention Bonus Details.

- To qualify for the Specialty Benefits retention bonus you must;
  - Qualify for the UnitedHealthcare 2018 Specialty Benefits new business bonus.
  - Have at least 25 lines of coverage having a combined minimum of \$750,000 in annualized premium and fees with renewal dates from January 2, 2018 through January 1, 2019.
  - Have a Specialty Benefits premium retention percentage at least 85.0% in Specialty Benefits lines of coverage with renewal dates from January 2, 2018 through January 1, 2019.
- The maximum Specialty Benefits retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000. In situations where commissions on the case are split between more than one Agent of Record, the maximum bonus limit will be applied before the bonus is allocated to the Agents of Record.
- An eligible line of coverage for the Specialty Benefits retention bonus is group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance covering a group of two or more eligible employees that has a renewal date from January 2, 2018 through January 1, 2019. An eligible line of coverage must also meet all of UnitedHealthcare's general bonus eligibility requirements. An eligible line of coverage can be associated with medical coverage or exist on a stand-alone basis. Both employer-paid and employee-paid lines of coverage are eligible for this bonus.
- "Received premium and fees" are the premium and fees received by UnitedHealthcare for eligible Specialty Benefits lines of coverage for the months of February 2018 through January 2019. The Specialty Benefits retention bonus is paid on received premium and fees for eligible lines of coverage that are active on January 1, 2019, and meet all other general bonus eligibility requirements. For purposes of this bonus, the "renewal date" for groups with rate guarantees longer than one year will be the 12-month anniversary of their original effective date or their last renewal.

*UnitedHealthcare, Specialty Benefits Retention Bonus, 2018 (continued)*

- For the Specialty Benefits retention bonus, "Premium retention percentage" is the January 2019 premium and fees received for lines of coverage eligible for the 2018 Specialty Benefits retention bonus divided by the January 2018 premium and fees received for lines of coverage eligible for the 2018 Specialty Benefits retention bonus.
- An eligible line of coverage must be in an eligible group. Spectera Plan Administrators Private Label vision, Family Medical Leave (FML) administration plans and some Governmental Entity cases are not eligible for any bonus programs. Groups written through Affiliated Associations of America (AAOA), embedded dental or vision benefits, dental discount cards or state statutory disability plans are not eligible for this bonus. Dental groups administered through UMR/Fiserv that use a dental network other than the UnitedHealthcare Dental network are not eligible for this bonus. UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage, premium and fees of ineligible cases are not included toward the minimum line of coverage requirements, the premium and fee requirements, or any other requirements or calculations related to any Specialty Benefits bonus. Lines of coverage counts and premiums and fees for affiliated groups are combined for all bonus calculations.
- For dual or multiple broker arrangements, line of coverage credit and premium or fee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- Special rules apply to payment of bonuses for Governmental Entity and non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on commissionable Governmental Entity cases with 51 or more eligible employees. Non-commissionable Governmental Entity lines of coverage are not eligible for bonus programs. Written customer permission is required for non-governmental, non-commissionable cases to be eligible for bonus programs. Some lines of coverage are excluded from all bonus programs by regulations and our policies. Please refer to the Producer Compensation policies and procedures for Governmental Entities and non-commissionable cases in this guide for additional information.

**Specialty Benefits retention bonus calculation:** If all the qualifying criteria for the Specialty Benefits retention bonus are met, the bonus is calculated as follows:

**Specialty Benefits retention bonus calculation example:** An agency qualifies for a Specialty Benefits new business bonus by writing 16 new coverages with annualized premium and fees in eligible products of \$160,000. In addition:

- The agency had a net change percentage of at least 100% in the Specialty Benefits new business bonus calculation.
- The agency had 25 eligible lines of coverage on January 1, 2019 with renewal dates from January 2, 2018 through January 1, 2019.
- The total premium and fees received for these 25 lines of coverage for the period from February 2018 through January 2019 was \$770,000.
- The January 2018 premium and fees received for eligible lines of coverage was \$65,000, and the January 2019 premium and fees received for eligible lines of coverage was \$63,375.

**Step 1.** Calculate the premium retention percentage: The agency's premium retention percentage is \$63,375 (the January 2019 premium and fees received for eligible lines of coverage) divided by \$65,000 (the January 2018 premium and fees received for eligible lines of coverage), or 97.5%.

**Step 2.** Determine the Specialty Benefits retention bonus percentage: Referring to the bonus table, we find that a premium retention percentage of 97.5% earns a bonus of 5% of received premium and fees.

**Step 3.** Calculate the Specialty Benefits retention bonus amount: The bonus payable is 5% of the total premium and fees received for the eligible lines of coverage for the period from February 2018 through January 2019, which is \$770,000. The bonus is 5% times the total premium and fees received for these 25 lines of coverage for the period from February 2018 through January 2019. The calculation is 5% of \$770,000, or \$38,500.

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