



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

Trio Incentive Program (TIP)

The Blue Shield Trio Incentive Program (TIP) for small business brokers means a \$250 reward for each group plus \$25 per individual for Trio sales! TIP bonuses apply to groups beginning with May 2017 effective or renewal dates through January 2018 effective or renewal dates.

YOU CAN EARN	
\$250	when you close a small group sale that includes a Trio plan.
\$250	when you add a trio plan to a renewing group.
\$25	for each member who enrolls in a Trio plan as part of the initial sale or during renewal.

Who is eligible?

Independent brokers and individual brokers within an agency are eligible.

Smart help!

The [Blue Shield ZIP Code Finder Tool](#) is ready to help you ensure your clients are a great fit for the ACO network.

Program Rules

- Applicable for small groups (1-100 employees) with effective or renewal dates May 2017 through January 2018.
- \$250 group bonus awarded only when one or more members from that group enrolls in a Trio plan during installment (new groups) or renewal (renewing groups).
- For renewing groups, TIP bonuses are calculated using net new Trio membership in the renewal period.
- For new group sales, TIP bonuses are calculated using Trio membership at the groups installment.
- Brokers with renewing groups are eligible for both the group and member TIP bonuses if the group previously selected a Trio plan but did not enroll any members in a Trio plan.
- TIP bonus program applies to off-exchange sales and renewals only.
- All TIP bonus payouts are in addition to the standard commission structure currently in place.
- Brokers associated with General agents are eligible for the TIP bonus.
- TIP bonus payments will be made within 90 days of the groups effective or renewal date. The group must be active and in force.
- Any disputes over interpretation of these rules or payout amounts will be resolved at the sole discretion of Blue Shield.
- Blue Shield may amend or discontinue this program at any time.



CaliforniaChoice[®]

Small Group

Q1 2018 Big Broker Bonus

CaliforniaChoice just announced a bonus opportunity for brokers in Q1 2018. All new CaliforniaChoice groups with January, February and March 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, February, or March 2018 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.

Health Net

Small Group

New Sales Bonus Program October 2017 - January 2018

Wrap 2017 and head into 2018 with extra cash! The more business you sell, the more you earn! Bonus available for Q4 2017 and January 2018.

Step 1: Sell 10 or more new group subscribers with effective dates of 10/1/17 to 1/1/18.

Step 2: Chart your potential earnings by tier level achieved for the 4 qualifying months. It's that simple!

BONUS PROGRAM PAYOUT TIERS	
# OF SUBSCRIBERS	BONUS PER SUBSCRIBER
10 - 25	\$25
26 - 50	\$50
51 - 75	\$75
76 - 149	\$100
150+	\$150

Program guidelines

- Results will be determined 40 to 50 days after January 31, 2018. Membership numbers as of the date of the qualifying period report will be used to compute bonus payouts and will be considered final.
- Payments will be made within 75 days of January 31, 2018, and payments will be reported on 1099s and 5500s.
- Health Net reserves the right to change or terminate this program.

Group/membership eligibility

- A Small Group consists of 1-100 employees; groups and subscribers/primary insureds must be active at the end of the program period for brokers to be eligible for payment.
- New Small Business Group subscribers/primary insureds are those who have the same enrollment effective date as the employer group's original Health Net effective date (i.e., if an employer group's original effective date is 10/1/17, then the new subscribers/primary insureds must also have an effective date of 10/1/17).
- Bonus is based on the number of subscribers/primary insureds with a Health Net medical plan. Enrollment in dental, vision, prescription drug, or life insurance plans, or covered by COBRA or other continuation plans, is not counted for bonus eligibility.
- Ineligible: association business, CalChoice groups.

Broker eligibility

- Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
- To be credited, a broker must be the broker of record at the time of the quarter close.
- Groups split with another broker for commission purposes will be split for this bonus program.
- General agents are excluded from participation; the credit for group business submitted via a general agent will be credited to the individual broker.

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

Total Replacement Reward 2017

You'll earn 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, 2017, through December 31, 2017. 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 award.

New Groups

# OF SUBSCRIBERS	REWARD	# OF SUBSCRIBERS	REWARD
10 - 19 enrolled	\$1,000	50 - 199 enrolled	\$5,000
20 - 29 enrolled	\$2,000	200 - 499 enrolled	\$7,500
30 - 39 enrolled	\$3,000	500+ enrolled	\$10,000
40 - 49 enrolled	\$4,000		

- Groups that leave or break away from exchanges (e.g., CaliforniaChoice, Covered California, and Kaiser Permanente Choice Solution), 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	# OF ADDITIONAL SUBSCRIBERS	REWARD
5 - 9 enrolled	\$500	40 - 49 enrolled	\$4,000
10 - 19 enrolled	\$1,000	50 - 199 enrolled	\$5,000
20 - 29 enrolled	\$2,000	200 - 499 enrolled	\$7,500
30 - 39 enrolled	\$3,000	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.
- Bonus and reward programs are subject to change at any time.

Group Production Reward 2017

Receive a one-time \$1,000 reward for the first 25 new members when you enroll new groups with effective dates of January 1, 2017, through December 31, 2017. 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.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Groups that leave or break away from exchanges (e.g., CaliforniaChoice, Covered California, and Kaiser Permanente Choice Solution), 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 & reward payments, you must be the broker of record on the effective date the group qualifies for a 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.
- Bonus and reward programs are subject to change at any time.

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.

MetLife Small Group

Step up to the MetLife Small Business \$5k Challenge

Finish the year strong with MetLife's Small Business \$5k Challenge and earn \$5,000. Here's how the \$5k Challenge works.

Sell 8 new groups and 24 new coverage groupings with:

- October 1, 2017 through January 1, 2018 effective dates¹
- 10 – 99 eligible lives
- Minimum of 10 enrolled employees per coverage group³

Earn a one-time additional compensation payment of \$5,000.⁴ The one-time payment will be made upon qualification, with all payments made prior to March 15, 2018.⁵

Plus you may also qualify for MetLife's other compensation plans (SB Multi-Product Advantage & Supplemental Compensation).

COVERAGE GROUPINGS	QUALIFYING COVERAGES ²
Dental	Dental PPO, DHMO, Voluntary Dental
Vision	Vision
Legal Services	MetLaw [®]
Short Term Disability	Short Term Disability, Voluntary Short Term Disability, State Disability Plans (NJ, NY, HI, CA, PR)
Long Term Disability	Long Term Disability, Voluntary Long Term Disability
Term Life	Basic Life
Voluntary Life	Supplemental Life (optional life)

Product bundles make it easy to reach your goal: Our broad range of products and plan designs give you the options you need to recommend the right mix of solutions at the right price for each client. And, MetLife Simply SmartSM Bundles help you deliver plan designs tailored to meet the needs of small businesses – plus exclusive value adds so that your clients can make the most out of their benefits programs.

Here's an example of how your bundled sales can earn additional one-time compensation:

NEW GROUP CUSTOMER	NEW COVERAGES	EFFECTIVE DATE FOR ALL COVERAGES	QUALIFIES FOR SMALL BUSINESS \$5K CHALLENGE Sales to 8 new customers with 10-99 employees and 24 qualifying coverage groupings	QUALIFIES FOR SMALL BUSINESS MULTI-PRODUCT ADVANTAGE ⁶ Sales of Dental plus 2 or more qualifying coverages to groups with 10-99 employees
1	Dental, Vision, STD, MetLaw	10/1/17	•	•
2	Dental, Basic Life, Vision	10/1/17	•	•
3	Dental, Vision	11/1/17	•	
4	Dental, Supp. Life, STD, Voluntary LTD	12/1/17	•	•
5	Dental, Basic Life, Vision	1/1/18	•	•
6	Dental, Vision, Supplemental Life, MetLaw	1/1/18	•	•
7	Basic Life, LTD	1/1/18	•	
8	Dental, Basic Life, MetLaw	1/1/18	•	

1. Coverages must have the same effective date by customer group to qualify.
2. Ineligible group insurance coverages: Coverages sold to an employer association or PEO where there is one master contract and MetLife does not underwrite at the employer level; Coverages sold through a private or public exchange; Administrative services only arrangements; Group Universal Life, Group Variable Universal Life, Critical Illness, Accident & Health.
3. New Business Coverage Group counts determined at customer number level. For a given customer number, broker receives a single coverage grouping count for each new coverage grouping sold. If two or more brokers split base compensation, each of the recognized brokers splitting the compensation will receive full credit for the number of the customers coverage(s) sold during the qualification period. One or more coverages or group products marketed by MetLife are eligible for qualification and payment.
4. Qualification and payment is based on the original broker office assigned as defined by the broker code as of the contract effective date. General Agents and Third Party Administrators are not eligible for payment.
5. All payments will be made prior to March 15, 2018. No payments or adjustments will be made after this date.
6. Multi-Product Advantage qualifying coverages include Dental, Term Life, Voluntary Life, STD, LTD and Vision.

Principal Life

Small Group

Group Benefits 2017 Bonus Program

Increase your earning potential by working with Principal. Place new business and retain business with us, and you may be eligible for the group benefit bonus programs. Principal offers two types of bonus programs.

Production Bonus

The more you sell, the higher the bonus factor. Whether you've sold several smaller cases, or a just few larger cases, you can qualify for a production bonus one of two ways:

- New sale credits
- Premium production

If you qualify for both, your bonus is based on the formula that results in the higher compensation. The bonus factor is applied to a maximum of \$500,000 of annualized premium per coverage (dental, STD, LTD, life, vision and critical illness), per case.

Premium Used to Calculate the Bonus

COVERAGE	PERCENT OF PREMIUM	MAX PER COVERAGE PER CASE
Dental, STD, LTD, Life, Critical Illness	100%	\$500,000
Vision	50%	\$500,000

- The premium for voluntary and non-voluntary lines (i.e. non-voluntary STD and voluntary STD) is added together to determine annualized first-year premium. The one exception is voluntary term life, which is considered separate from group term life.
- Net of commission cases receive credit for the bonus program, and premium is included in the bonus calculation.
- The premium for employer-sponsored individual disability insurance and the fees for Total Management are not included in the bonus calculation.

Credits Bonus Calculation

A minimum of \$50,000 in new premium and 15 new sale credits are required to qualify.

Credit Bonus Formula: Bonus Factor x Annualized First-Year Premium = Production Bonus

# OF NEW SALES CREDITS	BONUS FACTOR	
	FIRST \$50,000	OVER \$50,000
15-19	2.0%	1.0%
20-24	3.0%	2.0%
25-49	5.0%	3.0%
50 and up	6.0%	4.0%

Premium Bonus Calculation

A minimum of \$500,000 in new premium and 3 new sale credits are required to qualify.

Premium Bonus Formula: Bonus Factor x Annualized First-Year Premium = Production Bonus

PREMIUM	BONUS FACTOR
\$500,000-\$749,999	1.0%
\$750,000-\$999,999	1.5%
\$1,000,000 & up	2.0%

Persistency Bonus

Persistency Bonus Formula: Bonus Factor x Renewal¹ Premium = Persistency Bonus

BONUS FACTOR	PERSISTENCY PERCENTAGE
3.0%	96%-100%
2.0%	93%-95.9%
1.0%	85%-92.9%

Self-funded dental, STD and vision are not eligible.

¹ Renewal premiums are based on the average monthly billed premium multiplied by the number of renewal months in the bonus year.

All bonus payments are paid in March of the following year.



SelectAccount

All Group Sizes

Broker Contest

SelectAccount is offering a contest for brokers who enroll HSA, FSA/DCAP, and HRA plans from July 18 through December 15, 2017.

All groups, including off-anniversary and rollover cases are welcome, and no signature is required!

Requirements

Points are accumulated based on the following structure:

- HSA Accounts: 100 points per opened account.
- FSA Accounts: 50 points per member enrolled in an FSA and/or DCAP plan.
- HRA: 50 points per member enrolled in an HRA.

To qualify for the contest, brokers must accumulate a minimum of 3000 points.

Prizes!

Prizes will be awarded to the brokers who achieves the highest point level.

1st Place: iPad Pro (over \$1000 value, not a standard iPad)

2nd Place: \$500 Visa Gift Card

3rd Place: \$300 Visa Gift Card

UnitedHealthcare

Small Group

New Sales Bonus for Fully Insured Cases with 1-100 Eligible Employees, Q4 2017

UnitedHealthcare is offering a bonus to agents in California who sell new medical groups and grow their book of business with up to 100 eligible employees from October 1, 2017 through December 31, 2017. In order to be eligible for the bonus, agents must:

- Sell a combined total of at least 25 enrolled employees in new groups,
- Have a net change percentage of at least 100% during the bonus period, and
- Have a total of 200 enrolled employees in groups with up to 100 eligible employees on December 31, 2017.

Only agents permanently located in California are eligible for the bonus. The maximum bonus payable to any agent or agency is \$10,000.

Eligible new cases are new fully insured medical groups with up to 100 eligible employees located in California with effective dates from October 1, 2017 through December 31, 2017. The bonus is paid only on enrolled employees in new cases with effective dates during the bonus period.

Agents who meet the qualifying criteria will receive a bonus for each enrolled employee in eligible new cases. The bonus amount per employee is determined by the total number of enrolled employees in eligible new cases, according to the following table:

TOTAL OF ENROLLED EMPLOYEES AND ELIGIBLE NEW CASES DURING THE BONUS PERIOD	BONUS FOR EACH NEW ENROLLED EMPLOYEE IN NEW CASES*
25 - 49 enrolled employees	\$25
50 - 99 enrolled employees	\$50
100 or more enrolled employees*	\$100*

* Up to the maximum bonus of \$10,000. Agents who achieve the "100 or more enrolled employee" tier will immediately hit the maximum bonus payment.

Net Change Percentage and Book of Business Requirements: Agents must have a net change percentage of at least 100% in their entire block of California groups with up to 100 eligible employees during the bonus period in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California groups with up to 100 eligible employees on December 31, 2017 by the count of enrolled employees in California groups with up to 100 eligible employees on September 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent.

Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on December 31, 2017 to be eligible for this bonus. The enrolled employee count will include the enrollment of new sales of eligible cases during the quarter.

Bonus Example: An eligible agent sells five new eligible fully insured medical cases with a total of 90 enrolled employees during the bonus period. The agent had a total of 1,000 enrolled employees in groups with up to 100 eligible employees on September 30, 2017, and 1,200 enrolled employees on December 31, 2017. The agent's net change percentage is 120.0% (1,200 divided by 1,000). The agent has met the new sales, net change and book of business qualifying criteria, and therefore earns a bonus of \$50 for each enrolled employees in the new eligible groups. The bonus paid is \$50 times 90 new enrolled employees, or \$4,500.

Program Details:

- Only Agents of Record permanently located in California are eligible for this program.
- This special bonus program is paid only on new fully insured medical groups with up to 100 eligible employees located in California with effective dates from October 1, 2017 through December 31, 2017.
- Agents must sell a total of at least 25 enrolled medical employees during the bonus period to qualify for the bonus. In addition, agents must also have a net change percentage of at least 100.0% in their entire block of groups with up to 100 eligible employees located in California during the period from October 1, 2017 through December 31, 2017 in order to be eligible for the bonus. The net change percentage is calculated by dividing the count of enrolled employees in California cases with up to 100 eligible employees on December 31, 2017 by the count of enrolled employees in California cases with up to 100 eligible employees on September 30, 2017. The net change percentage is rounded to the nearest one-tenth of one percent. All sold business must be active and the selling agent must remain the Agent of Record on December 31, 2017 to be included in the bonus calculations.
- Agents must also have a combined total of at least 200 enrolled employees in their entire block of groups with up to 100 eligible employees on December 31, 2017 to be eligible for this bonus.



UnitedHealthcare, New Sales Bonus for Fully Insured Cases with 1-100 Eligible Employees, Q4 2017 (continued)

- The maximum bonus payable to any agent or agency is \$10,000. Agents who achieve the "100 or more enrolled employee" tier will be impacted by the \$10,000 maximum bonus payment.
- The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the group's effective date for eligible case. UnitedHealthcare's determination of group and enrolled employee count is final.
- All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.
- For dual or multiple broker arrangements, enrolled employee 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.
- General Agents are not eligible for the bonus.
- Designation as a case with up to 100 eligible employees will be made in accordance with our rules and state and federal regulations, regardless of the group's actual enrollment or eligible employee count. Cases transferring into the up to 100 eligible employees segment from another UnitedHealth Group subsidiary, business segment or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.
- Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. Non-commissionable governmental entity cases are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.

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