

New specialty bonus

For new fully insured specialty cases with up to 100 eligible employees

UnitedHealthcare is offering a bonus to agents permanently located in New York who sell eligible Specialty Benefits lines of coverage with effective dates from May 1, 2022, through January 1, 2023.

Eligible groups are new employer-sponsored or voluntary, fully insured UnitedHealthcare dental and vision or Unimerica Life Insurance Company of New York basic life, supplemental life, short-term disability, long-term disability, specified disease, accident and hospital indemnity lines of coverages sold to groups with up to 100 eligible employees with 5 or more enrolled employees that have effective dates from May 1, 2022, through January 1, 2023. The Specialty Benefits groups may be sold with medical or on a stand-alone basis. Oxford Benefit Management (OBM) groups are not eligible for this bonus program.

Agents who meet the qualifying criteria of selling eligible Specialty Benefits lines of coverage to each customer will receive a bonus according to the following table:

Groups with up to 100 eligible employees and 5 or more enrolled employees	
Lines of coverage sold to each customer	Bonus amount
Dental + Vision	\$300
Dental + Vision + Basic Life	\$600
Dental + Vision + Basic Life + 1 additional Financial Protection coverage (supplemental life, short-term disability, long-term disability, specified disease, accident or hospital indemnity)	\$800
Dental + Vision + Basic Life + 2 or more additional Financial Protection coverages (supplemental life, short-term disability, long-term disability, specified disease, accident or hospital indemnity)	\$1,200

The bonus amounts in the bonus payment table are not cumulative. Only the highest amount indicated in the row in the table where each of the total number of eligible lines of coverage sold to each customer are met will be paid to the agent or agency that qualifies for the bonus.



Program details

1. Only Agents of Record permanently located in New York are eligible for this program.
2. Eligible groups are new groups with up to 100 eligible employees with 5 or more enrolled employees that have effective dates from April 1, 2022, through January 1, 2023. The 5 enrolled employee minimum for the group is based on the line of coverage with the most employee participation. Eligible Specialty Benefits lines of coverage are new employer-sponsored or voluntary, fully insured UnitedHealthcare dental and vision, or Unimerica Life Insurance Company of New York basic life, supplemental life, short-term disability, long-term disability, specified disease, accident and hospital indemnity. The eligible lines of coverage can be sold with medical coverage or on a stand-alone basis. Self-funded groups are not eligible for this bonus program. Oxford Benefit Management (OBM) groups are not eligible for this bonus program.
3. Agents must sell at least the eligible line of coverage combinations to a customer to qualify for the bonus. The lines of coverage will be derived from the specified group as of January 1, 2023. The enrolled employee counts will be derived from the specified line of coverage and will be based on the number of enrolled employees for that line of coverage as of the group's effective date. UnitedHealthcare's determination of line of coverage and enrolled employees is final.
4. All sold business must be active and the selling agent must remain the Agent of Record on January 1, 2023, to be included in the bonus calculations.
5. 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 lines of coverage sold and enrollment data is available for bonus calculation.
6. For dual or multiple broker arrangements, line of coverage credit and enrolled employee credit for determining eligibility for the bonus 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.
7. General Agents are not eligible for the bonus.
8. Groups transferring from a 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 or Unimerica Life Insurance Company of New York groups will not be credited as new business for this bonus program.
9. Special rules apply to payment of bonuses for non-commissionable customers and customers. 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 Unimerica Life Insurance Company of New York and can be terminated or modified by UnitedHealthcare at any time and without notice.

**Unimerica Life Insurance
Company of New York**

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Benefits and programs may not be available for all group sizes. Components subject to change. These policies have exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your UnitedHealthcare or Unimerica Life Insurance Company of New York representative.

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 DBP Services.

UnitedHealthcare vision coverage provided by or through UnitedHealthcare Insurance Company, located in Hartford, Connecticut, UnitedHealthcare Insurance Company of New York, located in Islandia, New York, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

Life and Disability products are provided by Unimerica Life Insurance Company of New York. This policy includes exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Accident Protection product is provided by Unimerica Life Insurance Company of New York. This policy provides accident insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 65 percent. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Specified Disease insurance is provided by Unimerica Life Insurance Company of New York. Specified Disease coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.

Hospital Indemnity Protection Plan is provided by Unimerica Life Insurance Company of New York. The product provides a limited benefit for certain hospital indemnity plan benefits. Please note: HOSPITAL INDEMNITY coverage is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. Unimerica Life Insurance Company of New York is located in New York, NY.