



United Advantage[®]

2016 West Region Qualification Criteria



United Advantage is an agency rewards program designed to give brokers a competitive advantage. This exclusive program demonstrates our continued support and commitment to building relationships that produce extraordinary results.

West Region Qualifications for the 2016 United Advantage Program

Now is the time to think about the 2016 United Advantage Program Year. Qualification is based on total agency revenue within your UnitedHealthcare market. Revenue activity within our lines of business and funding arrangements (Small Business; Key Accounts — Fully Insured, Self-funded/Administrative Services Only (ASO), Public Sector; and Specialty) have been applied by region to better recognize your marketplace and overall production with UnitedHealthcare. Weighting factors have also been applied to line of business production.

United Advantage Qualification Criteria

- 1 Qualification States:** West Region: Alaska, Arizona, California, Colorado, Hawaii, New Mexico, Oregon, Utah, Washington and Wyoming
- 2 Qualification Period:** Revenue production is measured on a calendar year basis from January 1, 2015 through December 31, 2015.
- 3 Program Year:** The 2016 United Advantage Program Year runs April 1, 2016 through March 31, 2017.

West Region Revenue Qualification Levels

Agencies are placed into one of two qualification levels (Platinum or Gold), based on established regional revenue levels, and are eligible for associated benefits and services. Below is the 2016 West Region United Advantage criteria:

QUALIFICATION THRESHOLDS:

| Platinum | Gold |
|---|--|
| Total Revenue > \$30M - OR - Total Revenue > \$10M and Specialty Revenue > 3% of Total Revenue | Total Revenue between \$15M and \$30M - OR - Total Revenue between \$5M and \$10M and Specialty Revenue > 3% of Total Revenue |

REVENUE WEIGHTING FOR MEDICAL AND SPECIALTY:

| | |
|--|------|
| Small Business 2-99 | 2.00 |
| Key Accounts (Fully Insured, ASO, Public Sector) | 1.00 |

Program details and criteria to qualify for the 2016 United Advantage program are posted on the broker website at www.uhc.com/brokers, under the 2015 United Advantage Digital Kit, and UnitedAdvantage.com.

Agency Scorecard Example

Below is an illustrative example of the Agency Scorecard. An agency may request a copy of their Agency Scorecard and Case Listing (not illustrated below) from their UnitedHealthcare Sales Representative.

| United Advantage SCORECARD | | | | Qualifying Revenue | |
|---|---------------------|----------|-----------------|--|-------------------------|
| ABC Agency Market Reward Account Number: 12345 UA Tier (Current Program Year): PLATINUM TIER Program Year: 2016 Medical Data As Of: 03/31/2015 Specialty Data As Of: 03/31/2015 | | | | Total UA Modified Revenue: \$23,436,136 Percentage of Specialty Revenue: 1.37% Projected 2016 Qualifying Tier: Gold UnitedAdvantage.com ID: 12345 | |
| 2016 WEST Region Qualification Thresholds: | | | | | |
| Platinum: Total Revenue > \$30M - OR - Total Revenue > \$10M and Specialty Revenue > 3% of Total Revenue | | | | | |
| Gold: Total Revenue between \$15M and \$30M - OR - Total Revenue between \$5M and \$10M and Specialty Revenue > 3% of Total Revenue | | | | | |
| MEDICAL: | | | | | |
| | Revenue* | x | Modifier | = | Modified Revenue |
| Small Business 2-99 | \$5,825,211 | | 2.00 | | \$11,650,421 |
| Key Account/Public Sector FI | \$8,458,950 | | 1.00 | | \$8,458,950 |
| Key Account/Public Sector ASO | \$2,975,990 | | 1.00 | | \$2,975,990 |
| Total Medical Revenue | \$17,260,150 | | | | \$23,085,361 |
| SPECIALTY: | | | | | |
| | Revenue* | x | Modifier | = | Modified Revenue |
| Small Business 2-99 | \$114,244 | | 2.00 | | \$228,488 |
| Key Account/Public Sector FI | \$29,744 | | 1.00 | | \$29,744 |
| Key Account/Public Sector ASO | \$92,543 | | 1.00 | | \$92,543 |
| Total Specialty Revenue | \$236,531 | | | | \$350,775 |
| | Revenue* | | | | Modified Revenue |
| Total Revenue | \$17,496,682 | | | | \$23,436,136 |
| Percentage of Specialty Revenue** | 1.37% | | | | |

• Information is based on the qualification period of 1/1/2015 – 12/31/2015. Medical and Specialty data are as of their respective dates listed at the top of the page.

• Total Modified Revenue is used to determine UA Tier qualification.

*Medical revenue is actual revenue, except UMR is calculated using members and Regional PMPM rates. Specialty revenue is calculated using subscribers and Regional PEPM rates.

**Percentage of Specialty Revenue is calculated by dividing the actual specialty revenue by the actual total revenue.



Questions?

If you have questions about our United Advantage program, want to know your agency's score or need more information, please contact your UnitedHealthcare representative or email UnitedAdvantage@uhc.com.

United Advantage Terms and Conditions

1. United Advantage is designed to reward UnitedHealthcare's top-performing agencies with benefits and services determined by UnitedHealthcare.

Program Year

2. The 2015 United Advantage program year is April 1, 2015, through March 31, 2016.
3. For the 2016 program year, data is measured from January 1, 2015, through and including December 31, 2015. Book of Business and Net Growth cases use membership at the end of the measurement period.

Membership

4. Membership in United Advantage is directly related to agency performance and rating within UnitedHealthcare. Agency performance and ratings are reviewed annually from UnitedHealthcare's agency sales data and book of business.
5. United Advantage status is only applicable to the agency achieving the awarded membership level.
6. There are two membership levels in the program: Platinum and Gold. Both levels receive a different combination of benefits and services.
7. United Advantage membership, membership levels, qualification criteria and agency performance are all reviewed annually prior to the start of each program year.
8. Agencies will be offered membership at their incoming level for the duration of the program year.

Benefits and Services

9. Provided benefits and services are not extended to any agency affiliations or partners.
10. Benefits and services available in the United Advantage program may not be available for all operating platforms.
11. UnitedHealthcare reserves the right to determine and change the benefits and services through United Advantage at any time.
12. Terms and conditions for specific United Advantage benefits and services may apply. See their separate marketing materials for details, if applicable.

Agency Practices

13. Agencies must maintain active license in appropriate states, and remain in good standing with UnitedHealthcare to participate in a recognition program.
14. Agencies operating in multiple UnitedHealthcare territories will be considered separate entities for United Advantage purposes.
15. International business and individual policies do not count towards United Advantage qualification status.
16. Agency mergers will be recognized as a single agency for that measurement period.
17. Agencies may not be combined for the sole purpose of United Advantage qualification. Data will only be combined for policies where commissions are paid to a single entity.
18. Agency Spinoffs will retain their current membership level for the remainder of the program year. Agencies with greater than 50% status will keep designation.
19. Agent of Record changes will apply to book of business scores only.
20. General Agents with "retail" business will be subject to the same rules and regulations as any other broker or agent with respect to their retail production.
21. Any non-monetary compensation will be subject to applicable tax implications.

Rights and Responsibilities

22. The United Advantage program creates no additional rights or responsibilities for either agencies or UnitedHealthcare.
23. The United Advantage program does not give United Advantage agencies permission to use UnitedHealthcare copyrighted materials or trademarks, except as permitted through the program.
24. UnitedHealthcare has the sole and complete discretion to interpret the terms and conditions of the overall United Advantage program and the benefits and services offered through the United Advantage program.
25. UnitedHealthcare retains sole and complete discretion to revise or terminate the United Advantage program at any time.



WEST REGION

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