



# United Advantage<sup>®</sup> Program Overview

May 1, 2009 – April 30, 2010

# Presenting United Advantage®

An exclusive program designed for the top-performing UnitedHealthcare agencies.

Our most valued producers deserve special benefits and services from UnitedHealthcare to help grow their business and achieve their goals. 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. United Advantage offers two levels of program membership: Platinum and Gold. Qualifications for membership levels are based on the growth, size and persistency of the book of business. The current United Advantage program year is May 1, 2009 through April 30, 2010.

## Becoming a United Advantage Member: Qualifications for the 2010 Program Year

The 2010 United Advantage program year runs from May 1, 2010 through April 30, 2011. Agencies that meet the pre-set production levels are placed into one of the two tiers, based on production, and are eligible for the associated benefits and services. There are two ways agencies can qualify for United Advantage:

- **Retention Goal:** 90% membership persistency during the program year for agencies with over 10,000 medical members as of January 2, 2009 with a three case minimum, or
- **Membership Performance Formula:** combination of the size and net growth of your book of business during the 12-month period.

Starting with the 2010 criteria:

- The speed score is now weighted two times that of the size score.

Book of Business and Net Growth data for 2010 qualification will be based on data from January 2, 2009 through January 1, 2010 and places a greater emphasis on Net Growth than previous years' qualification criteria.

## Qualifying for the Membership Performance Formula:

### Membership Performance Formula:

current book of business: medical cases  
current book of business: medical subscribers  
current book of business: specialty products subscribers<sup>1</sup>  
current net growth: medical cases<sup>2</sup>  
current net growth: medical subscribers<sup>2</sup>  
+ current net growth: specialty products subscribers<sup>1,2</sup>

= Membership Level

### Membership Point Scale: SIZE

medical cases = 100 points for 5+ subscriber groups  
25 points for 2-4 subscriber groups  
10 points for 1 subscriber/individual

medical subscribers = 1 point  
(case maximum of 1,000 points)

specialty products subscribers = 1/2 (.5) point  
(case maximum of 500 points)

### Qualification Levels:

Platinum	Gold
8,000 points	3,000 points

### Membership Point Scale: SPEED

medical cases = 200 points for 5+ subscriber groups  
50 points for 2-4 subscriber groups  
20 points for 1 subscriber/individual

medical subscribers = 2 points  
(case maximum of 2,000 points)

specialty products subscribers = 1 point  
(case maximum of 1,000 points)

Notes:

- <sup>1</sup> specialty products include all dental, life, vision and disability
- <sup>2</sup> net growth = new business minus cancellations

## The following example illustrates a sample agency's qualification status:

### Example of Platinum Membership Status

ABC Agency has:

#### SIZE

##### Book of Business Medical Cases

1 subscriber/individual	1 x 10 points =	10 points
2-4 subscriber groups	16 x 25 points =	400 points
5+ subscriber groups	61 x 100 points =	6,100 points
		<u>6,510 points</u>

**Book of Business Medical Subs** 2,931 x 1 point = 2,931 points

**Book of Business Specialty Subs** 246 x .5 point = 123 points

**Subtotal Size** **9,564 points**

#### SPEED

##### Net Growth Cases

1 subscriber/individual	1 x 20 points =	20 points
2-4 subscriber groups	4 x 50 points =	200 points
5+ subscriber groups	4 x 200 points =	800 points
		<u>1,020 points</u>

**Net Growth Medical Subs** 102 x 2 points = 204 points

**Net Growth Specialty Subs** 180 x 1 point = 180 points

**Subtotal Speed** **1,404 points**

**Total Score**

**10,968 points = Platinum Qualification**

### Qualification Levels:

Platinum	Gold
8,000 points	3,000 points

Notes:

- To auto-qualify for United Advantage status, you must earn the minimum number of points listed in the grid above.
- Maximum subscriber count per case is: size 1,000 points and speed 2,000 points.
- Size Case credits:
  - 1 subscriber/individual = 10 points
  - 2-4 subscriber groups = 25 points
  - 5+ subscriber groups = 100 points
- Speed Case credits:
  - 1 subscriber = 20 points
  - 2-4 subscriber groups = 50 points
  - 5+ subscriber groups = 200 points
- See reverse side of "2009 Program Highlights" sheet for United Advantage program Terms and Conditions.

## Service

Constantly enhanced service is a vital part of our commitment to improving the health care system and helping brokers deliver better service to their clients.

**DEDICATED CLIENT SERVICE MANAGER** – Platinum agencies receive a Dedicated Client Service Manager who provides additional resources and support, and Rapid Resolution Services, designed to deliver an exceptional end-to-end service experience. Gold agencies work with a Designated Gold Service Team to support unique business needs and proactively address service issues.

**ENHANCED REPORTING** – Through Employer eServices® (our employer portal), United Advantage agency clients with more than 100 employees have access to enhanced customer reporting that gives a complete view of the employer's health care expenses. This enhanced level of customer reporting is promoted and facilitated by the United Advantage broker and the UnitedHealthcare Relationship Manager. Our online customer reporting system supports most of our claim platforms, and provides enhanced information and formats with detailed views of health care expenses and more.

## Business Support

Helping you grow your business is important to us at UnitedHealthcare. That's why we offer United Advantage agencies a number of business tools to support their sales efforts.

**ACCELERATED CASE INSTALLATION** – Agencies receive accelerated case installation on all fully insured new business and renewals for groups with 2-300 employees.

**ACCESS TO UNDERWRITING** – For groups of 2-99, Platinum agencies receive quarterly Small Business Underwriting Regional Webinars. For groups of 100+, Platinum agencies receive a dedicated underwriter, direct line to decision makers, faster turnaround times, escalated attention on new business quotes and renewals, and underwriting calls.

**SAVINGS ALLIANCE** – This program offers discounted savings for a variety of office supplies, clothing, books, headsets and equipment. This alliance leverages UnitedHealthcare's resources to extend members-only pricing and services through special savings programs through Barnes&Noble.com, Brooks Brothers, Call One, Hewlett Packard and OfficeMax.®

**STRATEGIC BUSINESS PLANNING** – Designed to foster the business planning process for the coming year, these annual business planning meetings provide the forum for open discussion on several issues affecting United Advantage brokers, their business and the industry. These sessions are attended by UnitedHealthcare local health plan leadership, underwriting and the agency. The Annual Book of Business Review is an opportunity for one-on-one strategic business planning designed to build a stronger book of business together.

**UNITEDHEALTH WELLNESS\*** – A unique set of tools and training available for United Advantage agencies to help them deliver value-based wellness solutions to their clients. UnitedHealthcare customers engaged in workplace wellness programs report improvements in workplace productivity, lower overall health care costs, reduced absenteeism and higher employee satisfaction. The UnitedHealth Wellness program, featuring Lifestyle Series toolkits, the Lose and Win Weight Loss Program, and eLearnXpress Modules, may help close more new business and drive persistency within a broker's book of business.

## Training and Education

UnitedHealthcare's training benefits offer a comprehensive set of education tools and services, featuring Web-based and classroom learning environments.

**KNOWLEDGE INSTITUTE** – For Platinum agencies, the Knowledge Institute is an entry-level training program for agents new to the health care industry. It features a welcome webcast, three hours of eLearning prework and a four-day classroom training session designed to maximize awareness of key Managed Care principles.

**ADVANCED KNOWLEDGE INSTITUTE** – For Platinum agencies. Designed to engage acknowledged sales experts in a significant learning experience. This program works to provide the knowledge and skills to better leverage your strengths within your current business and to help set a new standard for future prospects in today's challenging health care market.

**WEBINAR SERIES** – Learn and discuss timely and relevant industry-related topics with subject matter experts. Webinar events, offered five times per year, feature UnitedHealthcare subject matter experts.

**ONLINE CONTINUING EDUCATION PROGRAM** – To help maintain licensure, we offer continuing education courses on a variety of insurance topics. These courses count toward continuing education credits.\* United

Advantage agencies receive a certain number of courses at no charge. eLearnXpress is a learning platform available to ALL brokers (not exclusive to United Advantage), designed to prepare your office to take the InsuranceStudy.com Continuing Education Mastery Tests. Visit **uhceLearnXpress.com** for courses: The Wellness Story, Ethics for Insurance Professionals, Fundamentals of Insurance, Understanding Ancillary Benefits, Network Contracting and Consumer Driven Health Care.

## Recognition

We value broker contributions in making UnitedHealthcare a premier health care company in the industry. In addition to our commission and bonus programs, we have some exciting ways to recognize our United Advantage agencies.

**NATIONAL ADVISORY COUNCIL** – Designed to foster open communication between senior leadership at UnitedHealthcare and key individuals from our brokerage and consulting community, this council is comprised of United Advantage agencies representing each of our markets and is by invitation only. Representatives serve a two-year term and provide input on issues such as Public Policy, Product and Service. The council offers an alliance unprecedented at UnitedHealthcare for providing invaluable knowledge, experience and insight into our organization, and is an important opportunity for us to gain valued insights and foster our ability to build and deliver critical programs and initiatives for your benefit.

**BROKER LOCATOR** – The broker locator on **UnitedHealthcare.com** helps employers and individuals looking for an agency to assist them with their health insurance decisions. The user simply enters in their ZIP code and they are provided with a list of local United Advantage agencies and brokers in their area. This broker locator has proven to be beneficial to nearly 735,400 visitors looking for assistance from agencies like yours.

## 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.**

*\*Online Continuing Education credits are not available in all states.*

## 2009 United Advantage Program Highlights

United Advantage offers a special combination of rewards exclusive to our top-performing agencies. The following overview and descriptions provide the 2009 United Advantage program highlights and associated benefits and services under the following categories: Service, Business Support, Training & Education, and Recognition.

	Platinum	Gold
<b>Service</b>		
<b>Dedicated Service</b> <ul style="list-style-type: none"> <li>Dedicated Client Service Manager               <ul style="list-style-type: none"> <li>Rapid Resolution</li> </ul> </li> <li>Designated Gold Service Team <b>NEW</b></li> </ul>	Yes Yes No	No No Yes
<b>Enhanced Reporting</b> <ul style="list-style-type: none"> <li>Expanded</li> <li>Select</li> <li>Standard</li> </ul>	No Charge No Charge Monthly – No Charge	50% Discount 50% Discount Quarterly – No Charge
<b>Business Support</b>		
<b>Savings Alliance</b> <ul style="list-style-type: none"> <li>Barnes&amp;Noble.com <b>NEW</b></li> <li>Brooks Brothers <b>NEW</b></li> <li>Call One <b>NEW</b></li> <li>Hewlett Packard</li> <li>OfficeMax</li> </ul>	Yes Yes Yes Yes Yes	Yes Yes Yes Yes Yes
<b>UnitedHealth Wellness®</b> <ul style="list-style-type: none"> <li>UnitedHealth Wellness Lifestyle Series <b>NEW</b></li> <li>Lose and Win Weight Loss Program <b>NEW</b></li> <li>Case Studies</li> <li>Capabilities Presentations</li> <li>Webinar</li> <li>eLearnXpress Wellness Modules <b>NEW</b></li> </ul>	Yes Yes Yes Yes Yes Yes	Yes Yes Yes Yes Yes Yes
<b>Access to Underwriting</b> <ul style="list-style-type: none"> <li>Direct Access to Underwriting (groups with 100+ eligible employees)</li> <li>Quarterly Underwriting Calls (groups with 100+ eligible employees)</li> <li>Annual Underwriting Regional Webinar (groups with 2–99 eligible employees) <b>NEW</b></li> </ul>	Yes Yes Yes	No No No
<b>Accelerated Case Installation</b> (groups with 2–300 eligible employees)	Yes	Yes
<b>Strategic Business Planning</b>	Yes	Yes
<b>Training and Education</b>		
<b>Knowledge Institute</b>	Yes	No
<b>Advanced Knowledge Institute</b>	Yes	No
<b>Webinar</b>	Yes	Yes
<b>Online Continuing Education Program</b> <ul style="list-style-type: none"> <li>eLearnXpress</li> <li>Insurance Study</li> </ul>	Yes Yes	Yes Yes
<b>Recognition</b>		
<b>National Advisory Council</b>	Yes	Yes
<b>Broker Locator</b>	Yes	Yes

Benefits and services provided through this program are subject to change at any time.


### United Advantage Terms and Conditions

1. United Advantage is designed to reward UnitedHealthcare's top-performing agencies with benefits and services determined by UnitedHealthcare.
2. There are two membership levels in the program: Platinum and Gold. Both levels receive a different combination of benefits and services. UnitedHealthcare reserves the right to determine and change the benefits and services through United Advantage at any time.
3. 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.
4. The 2009 United Advantage program year is May 1, 2009 through April 30, 2010.
5. For the 2010 program year, data is measured from January 2, 2009 through and including January 1, 2010. Book of Business and Net Growth cases use membership at the end of the measurement period.
6. Agencies will be offered membership at their incoming level for the duration of the program year.
7. United Advantage membership, membership levels and agency performance are all reviewed annually prior to the start of each program year.
8. Benefits and services available in the United Advantage program may not be available for all operating platforms.
9. Terms and conditions for specific United Advantage benefits and services may apply. See their separate marketing materials for details, if applicable.
10. 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.
11. The United Advantage program creates no additional rights or responsibilities for either agencies or UnitedHealthcare.
12. UnitedHealthcare retains sole and complete discretion to revise or terminate the United Advantage program at any time.
13. The United Advantage program does not give United Advantage agencies permission to use UnitedHealthcare copyrighted materials or trademarks, except as permitted through the program.
14. Any non-monetary compensation will be subject to applicable tax implications.
15. Agency mergers will be recognized as a single agency for that measurement period.
16. Agent of Record changes will apply to book of business scores only.
17. Agency Spinoffs will retain their current membership level for the remainder of the program year. Agencies with greater than 50% status will keep designation.
18. 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.
19. Agencies operating in multiple UnitedHealthcare territories will be considered separate entities for United Advantage purposes.
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. Agencies must maintain active license in appropriate states, and remain in good standing with UnitedHealthcare to participate in a recognition program.



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