



Medicare Supplement Cash Rewards from UnitedHealthcare

AARP[®]
Medicare Supplement
from  UnitedHealthcare[®]

UnitedHealthcare reserves the right to revise Medicare Supplement Cash Rewards rules or terminate the program at any time without notice.

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Medicare Supplement Cash Rewards

Premier Producers have the opportunity to earn cash rewards from UnitedHealthcare when they sell eligible AARP® Medicare Supplement Insurance Plans and/or Medicare Select Plans insured by UnitedHealthcare® Insurance Company. Sales must be commission-eligible, accepted and paid with plan effective dates during the program measurement period of January 1 through December 31. Refer to the Cash Reward Exclusions section for applications that are excluded from the cash rewards program.

The program provides cash on application count milestones that are reached by Premier Producers. Agents must be active, certified, contracted,

licensed, appointed and authorized to offer AARP Medicare Supplement Plans in the state that the consumer resides for each application submitted.

To earn cash rewards, Premier Producers must sell 25 eligible AARP Medicare Supplement Plan applications during the program measurement period.

Cash Rewards Bonus

Premier Producers receive increased cash rewards amounts and bonuses when they reach 25, 75, 100, 150 and 200 eligible AARP Medicare Supplement Plan applications for the year.

Cash Rewards:*

Maximum cash rewards cap = \$20,000 (annually)

Eligible Application Count	Cash Rewards per application	Milestone Bonus	Cumulative Cash Reward Amounts	
			Minimum Amount	Maximum Amount
25-74	\$25	\$500	\$525	\$1,750
75-99	\$50	\$500	\$2,300	\$3,500
100-149	\$75	\$750	\$4,325	\$8,000
150-199	\$100	\$1,000	\$9,100	\$14,000
200+	\$125	\$2,000	\$16,125	\$20,000

*For Premier Producers only.

Sale must be commission-eligible. See your contract for details. Sale must also be paid with at least one month's full premium paid by the consumer. Note: First month's premium payment must be applied to the account by December 31 for the premium to be considered paid.

All cash rewards are provided in accordance with applicable state rules and are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the cash reward on each agent's (or successor or assignee, if one is in place) 1099 form.

UnitedHealthcare reserves the right to revise the Medicare Supplement Cash Rewards rules or terminate the program at any time without notice. UnitedHealthcare will determine eligibility for this incentive program, qualification of applications, and application counts for this incentive program. All decisions are final.

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Cash Reward Payout Timing

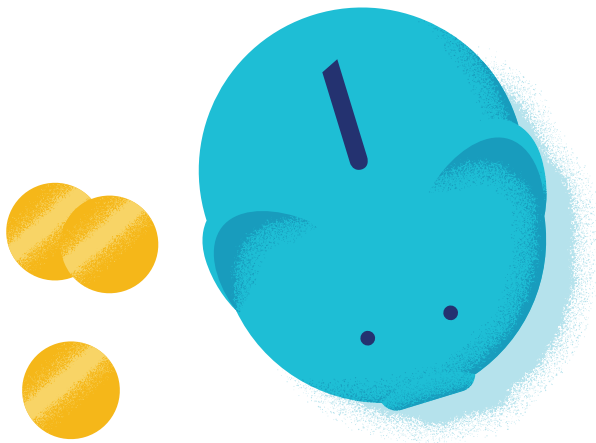
The final measurement date will be February 15 each year. Cash rewards will automatically be paid out to the writing agents once each year in February.

Cash Reward Eligibility¹

NMA, IMO and ICA writing agents are eligible for this program. Solicitors, ISRs, eAlliances and telesales agents are not eligible for rewards.

Cash rewards are provided as long as agent is active, certified, contracted, licensed, appointed, authorized to offer AARP Medicare Supplement Plans and a current Premier Producer at the time of the final measurement date.

If an agent voluntarily terminates their contract with UnitedHealthcare, but has an approved successor in place, the successor agent will be provided any earned rewards. Rewards will not be provided to any agent who is in servicing or terminated status at the time of the final measurement date. In cases of assignment of commission, the agent or agency assigned commission will receive cash rewards.



Cash Reward Exclusions

The following applications are excluded from application counts and cash rewards:

- ▶ Applications for AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare® Insurance Company of America.
- ▶ Applications for individuals residing in Connecticut, Idaho, Iowa, Minnesota, Montana, Nebraska Area 2, New York, North Dakota, Vermont, Wisconsin Area 2 and 3, and Washington.
- ▶ Applications for any individuals who are accepted for guaranteed issue coverage outside of their open enrollment period² unless they reside in Colorado, Florida, Indiana, Massachusetts, Oregon, South Carolina, Tennessee, and Wisconsin Area 1.
- ▶ Applications for Plans A, K and L, except in Indiana.
- ▶ Applications for individuals under the age of 65 unless they reside in Indiana, Maine, Missouri, Oregon and Wisconsin Area 1.
- ▶ Applications for current AARP Medicare Supplement Plan members switching from one AARP Medicare Supplement Plan to another. (i.e., plan changes and internal replacements from the same or another UnitedHealthcare underwriting company).
- ▶ Applications which are terminated as of the final measurement date.

¹ Cash rewards are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the cash rewards on each agent's 1099 (or successor or assignee, if one is in place) form.

² Medicare supplement Open Enrollment period that begins on the first day of the month an individual is age 65 or older AND enrolled in Medicare Part B. Individuals that reside in CA are within 60 days of their Birthday Open Enrollment period that begins the day of their birthday.

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company or an affiliate (collectively "UnitedHealthcare"). UnitedHealthcare pays royalty fees for the use of AARP intellectual property. AARP uses the royalty fees for the general purposes of its organization. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

UnitedHealthcare reserves the right to revise Medicare Supplement Cash Rewards rules or terminate the program at any time without notice.

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