



THE SMALL BUSINESS REWARD PROGRAM

United Concordia Dental is excited to offer a small group bonus, over the next three months, to you, our loyal producers. As 2018 comes to an end and 2019 comes into view, we want to reward you with an added bonus program. You can earn additional money for small business (less than 100 lives) sold in November, December and January.

Participants

All producers are eligible for this program. However, sales must be new, meaning the group must not already offer a United Concordia Dental plan.*

Potential Earnings

Bonus reward amounts are determined based on client size. There are no bonus caps per producer.

Client size	Bonus Rate per subscriber
Less than 10 enrolled employees	\$5.00
10 - 24 enrolled employees	\$10.00
25 - 49 enrolled employees	\$15.00
50 - 99 enrolled employees	\$20.00

Timeline

This contest is open to sales with effective dates from November 2018 to January 2019.

What else do I need to know?

We want to keep this program as simple as possible, but there are a few rules:

- Must be new business
- We will pay a rate per contract
- Bonus payments will be issued in April 2019
- Must be properly licensed and appointed

* Small group BlueEdge products sold through Producers in PA, DE and WV would also count towards this reward program.



2019 Supplemental Commission Program Guidelines

1. Term of Program

The term of the Program is from November 1, 2018 to January 31, 2019 (the "Term").

2. Eligible Producers

Subject to terms and conditions of the guidelines set forth below, licensed and appointed producers who place new fully insured small group dental business accounts are eligible for the 2018 Supplemental Commission Program (the "Program").

3. Rules

- a. In order to receive compensation for a contract, the producer must be the producer of record for the account at the end of the Term.
- b. Sales made through United Concordia business partners and United Concordia accounts that convert to a partner plan are not eligible.
- c. ASO business is excluded from supplemental commissions.
- d. United Concordia records determine final results which are subject to United Concordia management review. Decisions under the program are at United Concordia's sole discretion and are final.
- e. The Program is subject to modification at any time and will be administered at the sole discretion of United Concordia.

4. Compensation

Compensation is based on the Program schedule. The new supplemental commission amount will be applied based on the most recent premium received during the Term.

5. Payment

- a. Supplemental commissions will be paid in April 2019 based on the contract count for premiums received during the Term for groups effective between November 1, 2018 to January 31, 2019.
- b. Compensation will be paid to the licensed and appointed producer for the account on file with United Concordia.
- c. Accounts sold as "shared sales" will be paid to the primary producer.
- d. Accounts sold via a Managing General Agent/General Agent will be credited to the Managing General Agent/General Agent.

6. Disclosures

- a. In some states, Producers are required to disclose to customers in writing, prior to the close of the sale, the Producer's eligibility to receive commission or other compensation under the Program. United Concordia supports disclosure of producer compensation so that customers can make an informed buying decision.
- b. This program is in the process of being filed in New York. If the program is not approved, New York producers or accounts sold in New York will not be eligible for consideration.
- c. In accordance with the IRS Form 5500 Instructions, regulations promulgated by the U.S. Department of Labor ("DOL") and DOL Advisory Opinion 2005-02A, monetary as well as non-monetary compensation directly or indirectly attributable to insurance sales must be reported as producer compensation by ERISA-covered welfare benefit plans on Schedule A of Form 5500. Reportable monetary compensation includes, but is not limited to, contingent commissions and finders' fees. Non-monetary compensation includes, but is not limited to, entertainment and prizes such as sales contest trips. The form 5500 rules also require plans to report monetary and non-monetary compensation, whether direct or indirect, that is received by producers in connection with ASO sales on Schedule C of Form 5500. The monetary and non-monetary compensation for the Program described in this document may be allocated for each producer among the groups that contributed to that producer's eligibility for participation in the Program. Depending on the results of that allocation or other allocation methodology, dollar amounts may be disclosed to group customers that request information which is responsive to their Form 5500 reporting obligations.

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