California

Additional Compensation Program

For agents with groups who currently have a carrier that may be exiting the group health insurance market

Agents have advised us that some of their customers are concerned that their current carrier may be exiting the group health insurance market. UnitedHealthcare is prepared to assist agents who, in direct response to customer requests, move their concerned customers to UnitedHealthcare or UnitedHealthcare subsidiary fully insured, level-funded, and self-funded group medical products. A one-time additional compensation payment per enrolled employee will be made to agents who enroll such customers with UnitedHealthcare or UnitedHealthcare subsidiaries from November 1, 2026, through June 30, 2027, according to the following table:

Bonus for Each Fully Insured and Level-Funded Enrolled Employee	Bonus for Each Self-Funded Enrolled Employee
$60	$20

Groups eligible for the additional compensation are medical groups with up to 5,000 eligible employees in California that move directly from a carrier that may be exiting the group medical insurance market to UnitedHealthcare or UnitedHealthcare subsidiary fully insured, level-funded, or self-funded group medical products with effective dates from November 1, 2026, through June 30, 2027. The additional compensation will be paid based on the June 30, 2027, enrolled employee count of the eligible groups.

Program Details:

1. This additional compensation will be paid only on medical groups that move directly from any carrier that may be exiting the group medical health insurance market. The customer must move directly from the potentially exiting carrier to UnitedHealthcare or UnitedHealthcare subsidiary fully insured, level-funded or self-funded medical products. To be eligible for the additional compensation, the medical group must be classified by UnitedHealthcare as having up to 5,000 eligible employees in California, have effective dates with UnitedHealthcare from November 1, 2026, through June 30, 2027, and be active with UnitedHealthcare or their subsidiary on June 30, 2027. Documentation of the immediate prior carrier (for example, a prior month invoice or non-renewal notice) will be required to make the group eligible for the additional compensation.

continued

United Healthcare®

2. Classification as a group with “up to 5,000 eligible employees” is determined by us considering several factors, including the enrollment at some point in time. We reserve the right to classify groups according to our rules, regardless of a group’s actual enrollment at any time.
3. The enrolled employee counts will be derived from the medical plan only and will be based on the number of enrolled medical employees as of June 30, 2027. UnitedHealthcare’s determination of group and enrolled employee count is final.
4. All additional compensation payments will be made to the agent or agency to which the commissions are paid. The additional compensation will be paid after June 30, 2027, when all information required for verification of enrollment data and calculation of the additional compensation is available.
5. For dual or multiple broker arrangements, the enrolled employee counts for the additional compensation will be allocated in the same proportion as the commissions are split on the case.
6. General Agents are not eligible for the additional compensation.
7. We require written customer or agency acknowledgment before removing any customer from bonus eligibility. 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. Fully insured medical Enrolling Units located in New York are excluded from this bonus program. All bonus compensation will be reported as required for regulatory requirements.

All terms and conditions of the UnitedHealthcare Agent Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Additional Compensation Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.

Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information

NOT FOR CONSUMER USE

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 can be terminated or modified by UnitedHealthcare at any time and without notice.

6426003 EI266476461.0 08/26 © 2026 United HealthCare Services, Inc. All Rights Reserved. 26-6459300-B 2026-012

United Healthcare®