

**Solicitor Agency A2O AARP Medicare Plans Program Guidelines
For AARP Medicare Supplement Insurance Plans
Effective January 1, 2024**

Overview

The Authorized to Offer (A2O) AARP Medicare Plans Agent Program (“A2O Program”) recognizes agents who have met and continue to meet all certification standards, demonstrate competency on AARP Medicare Plans insured by UnitedHealthcare Insurance Company or an affiliate (collectively “UnitedHealthcare”) and continue to serve AARP members’ best interests. AARP Medicare Plans includes AARP® Medicare Supplement Plans, AARP® MedicareComplete® and AARP® MedicareRx Plans.

Please review the complete **A2O Program Guidelines, including A2Oh! Rewards** in Jarvis.

The Solicitor Agency A2O AARP Medicare Plans Program guidelines (“Solicitor Agency Guidelines”) provide supplemental information specific to A2Oh! cash and trip rewards payable to Solicitor Agencies for their solicitor agent AARP Medicare Supplement Plan sales production. The A2O Program is split into two status levels – A2O Agent and A2O Elite Agent. Solicitor agents may earn Elite status for AARP Medicare Supplement Plans by reaching the defined criteria in the A2O Program Guidelines.

Any Solicitor Agency earned A2Oh! Rewards (cash or a trip) for AARP Medicare Supplement Plan sales by Elite solicitor agents will be awarded to the Elite solicitor agent’s direct up-line (referred to herein as the Solicitor Agency or the Solicitor Agency Principal). Additional information is provided below regarding how A2Oh! Rewards earned as a result of an individual solicitor’s AARP Medicare Supplement Plan sales production will be awarded.

A2Oh! Cash Rewards

A2Oh! cash rewards earned as a result of each eligible Elite solicitor agent’s individual sales production will be awarded to their Solicitor Agency once each year following the program measurement period.

For example, Solicitor Agency has 2 solicitor agents who earn Elite status by writing 25+ eligible policies during the program measurement period. Solicitor agent A writes 25 eligible policies and solicitor agent B writes 75 eligible policies. The Solicitor Agency will earn cash rewards for solicitor agent A’s 25 eligible policies and solicitor B’s 75 eligible policies separately. Multiple solicitor agent sales are not accumulated for purposes of determining reward amounts.

Both the solicitor agent and their direct up-line (Solicitor Agency) must meet all eligibility requirements at the time of the final measurement date in order for the Solicitor Agency to receive the cash reward. See these Solicitor Agency Guidelines and the A2O Program Guidelines, including A2Oh! Rewards, for eligibility and payment criteria including any exclusions or limitations.

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A2Oh! Trip Rewards

The A2Oh! trip reward earned as a result of eligible Elite solicitor agent's sales production will be awarded to the Solicitor Agency Principal. Only one (1) trip will be awarded to the Solicitor Agency Principal, if more than one (1) of their individual solicitor agent's sales production resulted in an earned trip. If more than one (1) individual solicitor agent's sales production resulted in an earned trip, the Solicitor Agency Principal will be awarded a choice of a trip available from the highest earned trip category.

For example, Solicitor Agency has 2 solicitor agents who earn Elite status by writing 25+ eligible policies during the program measurement period. Solicitor agent A writes 25 eligible policies and solicitor agent B writes 75 eligible policies. While the Solicitor Agency will earn A2Oh! Cash Rewards for solicitor agent A's 25 eligible policies and solicitor B's 75 eligible policies separately, the Solicitor Agency Principal does not earn a trip even though the combined sales total adds up to 100, which is the minimum threshold to earn a trip.

Another example, Solicitor Agency has 2 solicitor agents who earn Elite status by writing 25+ eligible policies during the program measurement period. Solicitor agent C writes 100 eligible policies and solicitor agent D writes more than 200 eligible policies. The Solicitor Agency Principal will only earn one (1) trip. In this example, a Diamond trip (\$11,000 value) will be awarded to the Solicitor Agency Principal based on solicitor agent D's sales, which earned the highest-level trip between the two solicitor agents' individual production.

The trip reward will be awarded to the Solicitor Agency Principal in February following the program measurement period. The solicitor agent, Solicitor Agency and Solicitor Agency Principal must meet all eligibility requirements at the time of the final measurement date in order for the Solicitor Agency Principal to receive the trip reward. See these Solicitor Agency Guidelines and the A2O Program Guidelines, including A2Oh! Rewards, for eligibility and payment criteria including any exclusions or limitations.

The Solicitor Agency Principal has two options if awarded a trip:

1. The Solicitor Agency Principal may accept the trip reward* for themselves, or
2. Take a cash award, in lieu of a trip, for the estimated value of the rewarded trip category.

* Solicitor Agency Principal may also choose a trip from a lower tiered trip category but will forfeit the difference between the estimated value of the trip they choose and the estimated value of the rewarded trip category.

Award Redemption

Solicitor Agency Principal will be notified of any cash and trip rewards via email from UnitedHealthcare.

If cash rewards are earned or cash is awarded in lieu of the trip, the Solicitor Agency assumes all taxing obligations. Cash rewards will automatically pay in February following the program measurement period.

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For trip rewards, the Solicitor Agency Principal must inform UnitedHealthcare, as directed in the email notification sent by UnitedHealthcare, if they will:

1. Accept the trip reward* for themselves, or
2. Take a cash award, in lieu of a trip, for the estimated value of the rewarded trip category.

* Solicitor Agency Principal may also choose a trip from a lower tiered trip category but will forfeit the difference between the estimated value of the trip they choose and the estimated value of the rewarded trip category.

Once a choice is made by the Solicitor Agency Principal, the decision is final and cannot be changed. If no option is chosen within the designated time period provided in the notice sent by UnitedHealthcare, the trip reward, including the cash option, is forfeited.

Further, Solicitor Agency Principal must complete their trip within the designated time frame, at the end of March of the year following receipt of award.

If the Solicitor Agency Principal chooses the cash award in lieu of a trip, the Solicitor Agency will see the payment in late April, 30 days after the end of the designated decision time frame.

If the trip reward is selected, the Solicitor Agency Principal assumes all taxing obligations. If the cash award, in lieu of a trip, for the estimated value of the earned trip category is selected, the Solicitor Agency assumes all taxing obligations.

Sales made by a solicitor agent are only attributed to their Solicitor Agency in place at the time of the sale. Trip rewards are awarded to the Solicitor Agency's Principal in place at the time of the final measurement date.

Solicitor agent(s) must be active, certified, licensed, appointed, and authorized to offer AARP Medicare Supplement Plans at the time of the final measurement date for their solicitor agent sales to be eligible for cash and trip rewards, including a cash award in lieu of a trip, for the Solicitor Agency. If the solicitor agent becomes a UnitedHealthcare contracted agent at any point during the program measurement period or is no longer a solicitor agent at the time of the final measurement date, only their sales production while a solicitor agent during the program measurement period, will apply to any cash rewards for the Solicitor Agency. If the solicitor agent becomes a UnitedHealthcare contracted agent during the program measurement period and up to and including the final measurement date, their solicitor agent sales production will not count toward trip rewards, including a cash award in lieu of trip, for the Solicitor Agency.

Solicitor Agency and Solicitor Agency Principal must be active, certified, contracted, licensed, appointed, and authorized to offer AARP Medicare Supplement Plans as a Solicitor Agency and Solicitor Agency Principal during the program measurement period and at the time of the final measurement date to be eligible for cash and trip rewards, including a cash award in lieu of a trip.

If the Solicitor Agency voluntarily terminates their contract with UnitedHealthcare but has an approved successor Solicitor agency in place at the time of the final measurement date], the successor agency will be provided any

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earned rewards. Rewards¹ will not be provided to any Solicitor Agency Principal 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 and the cash award in lieu of a trip, if that option is chosen.

All cash and trip rewards, including a cash award in lieu of a trip, are provided in accordance with applicable state rules and are subject to applicable taxes. UnitedHealthcare Insurance Company has an obligation to report the fair market value of any trip and cash reward on each Solicitor Agency's or Solicitor Agency Principal's (or successor or assignee, if applicable) 1099 form. Trips are not transferable.

Solicitor agents who report into an eAlliance partner or an agency with a telephonic addendum are excluded from the A2O Program, including A2Oh! Reward, and the Solicitor Agency A2O AARP Medicare Plans Program.

UnitedHealthcare reserves the right to end or modify the A2O AARP Medicare Plans Agent Program, the A2Oh! Rewards Program and/or the Solicitor Agency A2O AARP Medicare Plans Program at any time without notice. UnitedHealthcare will determine eligibility for this program and, qualification of applications and application counts for this program. All decisions are final.

February 26, 2024

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

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