



Bonus Program

New York

NEW BUSINESS

Tier 1	500 members	+ 2 new cases	=	\$10,000
Tier 2	1,000 members	+ 2 new cases	=	\$25,000
Tier 3	2,000 members	+ 3 new cases	=	\$50,000
Tier 4	3,500 members	+ 4 new cases	=	\$75,000
Tier 5	5,000 members	+ 5 new cases	=	\$100,000

Note:

1. Brokers must qualify on **both** the member and the case count in order to move to the next Tier.

EXISTING BUSINESS

- Brokers must maintain 95% persistency on entire MVP/PC book of business in order to qualify for the Bonus Program.
- Brokers will be paid commission equal to +0.5% of the inforce EPO/PPO book's paid premium up to \$100,000 maximum.
- Brokers must have a minimum of 200 members on 12/31/09.

Notes:

1. Bonus Program payments apply to only EPO/PPO products, HMO/POS is excluded from the bonus program.
2. Chamber, Association, Healthy New York and MVP Gold membership is excluded from the New Business Bonus Program.
3. New Business and Existing Business Bonus Program are not interdependent. Brokers may qualify for the New Business bonus without qualifying for the Existing Business bonus, and vice versa.
4. Bonuses are calculated and paid annually.
5. Bonus payments will be made by April 30, 2011.

GENERAL PROVISIONS

1. Brokers are paid commission based on the amount of monthly premium paid by each of the broker's accounts.
2. Commissions are paid monthly, with the exception of the Bonus Program which will be paid on an annual basis.
3. The forgoing commission rates may be changed at MVP's option on thirty (30) days notice to brokers.