

Commission Statement User Guide



For Commissions Inquiries please call 1-888-381-8581 between the hours of 9AM and 7PM Eastern Standard Time

United Health Group Center- South
 MN006-E700 - Commissions Admin
 9701 Data Park Drive
 Minnetonka, MN 55343
 1-888-381-8581

Agent Party ID: 50001
Agent Name: Bart Smith
Agent Address: 1121 109th Ave NW
 St. Paul, MN 55345

Statement Date:	9/11/2008
Check Number/EFT Ref #:	1234
Payment Amount:	\$2,835.00
Ending Advance Debit Balance:	-\$690.00
Ending Chargeback Debit Balance:	-\$860.00

Commission Statement Detail

Agent ZZ8000

Writing Agent#	Writing Agent Name	Member Name	Medicare ID AARP Mbr ID	Policy #	Policy Eff Date	Product	Plan Info	ST	Tran Type	Prem Amount	Com Earned	Com Payable	Chargback Amount	Amount Paid
ZZ8000	Smith, B	Anderson, A	123454559	123456789	7/1/2008	AARP Med Supp	E/B/M/Y/Y/Y/M	MN	New	\$50.00	\$50.00	\$450.00	\$0.00	\$450.00
ZZ8000	Smith, B	Anderson, A	123454559	123419873	7/1/2008	AARP Med Supp	E/B/M/Y/Y/Y/M	MN	Prem	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00
ZZ8000	Smith, B	Page, C	222226777	234537282	6/1/2008	AARP IND EHIP	E/JH/S/Y/Y/Y/M	MN	New	\$50.00	\$50.00	\$50.00	\$0.00	\$450.00
ZZ8000	Smith, B	Jones, A	*****789A	456798633	7/1/2008	SH MA	E/NA/NA/NN/NI	MN	New	\$0.00	\$500.00	\$500.00	\$0.00	\$500.00
ZZ8000	Smith, B	Wyner, K	*****567B	632186363	8/1/2007	SH MA	E/NA/NA/NN/NI	MN	Ren	\$0.00	\$150.00	\$150.00	\$0.00	\$150.00
ZZ8000	Smith, B	Smokes, B	*****332B	345687392	8/1/2008	SH MAPD	E/NA/NA/NN/NI	MN	New	\$0.00	\$350.00	\$350.00	\$0.00	\$350.00
ZZ8000	Smith, B	Church, D	333338077	327586289	11/1/2007	AARP Med Supp	E/B/M/Y/Y/Y/M	MN	Prem	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00
ZZ1233	Lee, H	Boelter, H	*****58C1	635673920	7/1/2008	SH MA	E/NA/NA/NN/NI	MN	New	\$0.00	\$25.00	\$25.00	\$0.00	\$25.00
ZZ1233	Lee, H	Will, U	*****065B	478983939	8/1/2007	SH MAPD	E/NA/NA/NN/NI	MN	Ren	\$0.00	\$10.00	\$10.00	\$0.00	\$10.00
ZZ1233	Lee, H	Pfau, B	444446788	347873839	6/1/2008	AARP IND EHIP	E/JH/S/Y/Y/Y/M	MN	Rev Prem	\$0.00	\$0.00	\$0.00	-\$10.00	\$0.00

Agent ZZ3462

Writing Agent#	Writing Agent Name	Member Name	Medicare ID AARP Mbr ID	Policy #	Policy Eff Date	Product	Plan Info	ST	Tran Type	Prem Amount	Com Earned	Com Payable	Chrgback Amount	Amount Paid
ZZ3462	Smith, B	Johnson, L	*****3873	399239772	8/1/2008	SH PFFS	E/NA/NA/NN/NI	MN	New	\$0.00	\$400.00	\$400.00	\$0.00	\$400.00
ZZ3462	Smith, B	Kelly, D	*****7543	872930883	7/1/2008	SH MA	E/NA/NA/NN/NI	MN	New	\$0.00	\$300.00	\$300.00	\$0.00	\$300.00

Manual Adjustment

Desc	Adj Type	Amount
No agent left behind campaign	Bonus	\$500.00

Legend

Plan Info consists of Submit Type, Plan Code, Lifestyle Factor/Smoker, Replacement Flag, Advance Flag and Standard/Premium Rate Flag. Each field is separated by ". The possible values for each field are:
 Submit Type: P (Paper), E (Electronic) Plan Code: A, B, C, D, E, F, G, H, I, J, K, L, MX, MY, NC, SB, SF, IW, JH, JI, JJ, JK, X9, Y9, Z9
 Lifestyle Factor/Smoker: S (Smoker), N (Non Smoker), Rate Level 1-4 Replacement Flag: Y, N Advance Flag: Y, N
 Standard/Premium rate flag: 1 (standard), 2 (Premium) NA displays when the information does not apply to the product
 Plan Code, Lifestyle Factor/Smoker, replacement indicator and advance flag are specific to AARP Med Sup and Indemnity products

Note: statement will print in landscape but is displayed in portrait for purposes of the user guide

Commission Statement Explanation

1. Party ID - this is the ID that for a single SSN/Tax ID links all the assigned writing numbers together
2. Statement summary information:
 - Statement date is the date the commission cycle ran
 - Check or EFT number assigned
 - Total amount of the payment for this cycle
 - Ending Advance Debit Balance related to AARP Med Sup/Indemnity policies still active
 - Advance debit balances are only recovered by the corresponding active AARP Med Sup or Indemnity policy that created the debit
 - Ending Chargeback Debit Balance related to any policies that are termed and for which the agent owes the company a balance
 - Chargeback debt is created due to termination of coverage which resulted in a chargeback of commissions already paid; for Med Advantage products this is primarily due to rapid disenrollments or corrections; for AARP Med Sup/Indemnity products, if a member is terminated and there is still an advance debt owed, that amount moves over to Chargeback debt.
3. Each writing ID that the Party being paid has will be listed separately by number
4. Writing ID and name of the agent who sold the case; may be the party being paid or may be someone in the downline
5. Member and Plan details:
 - Member last name and initial
 - Last 4 digits of Medicare Claim Number (HICN) or the full AARP Member number
 - Policy/Member number assigned by the corresponding enrollment system
 - Effective date of the member
 - Product name
 - Plan info - details outlined in the legend; represents details of the plan which are used in determining commission calculations
 - Member State
6. Commission details:
 - Transaction type - New, Premium, Renewal, Reversal of New, Reversal of Premium, Reversal of Renewal
 - Premium Amount - this will be populated only for AARP Med Sup and Indemnity plans
 - Commission Earned - the amount earned for that transaction
 - Commission Payable - Amount calculated for that transaction - for NEW advanced AARP Med Sup, for example, this will be 9 times the earned amount; for Premium transactions that are 'paying' back the advance, the payable will be monthly amount earned but then the paid amount will be zero; this is due to the fact that the amount is payable but as we already paid in advance, nothing more is paid at that point; once the advance has been recovered, Premium transactions will also become paid.
 - Chargeback Amount - negative amount calculated due to a reversal transaction resulting in a chargeback of previously paid/earned commissions
 - Amount paid - for that transaction after the commission calculated has been used to recover any applicable debit amounts owed
7. Manual Adjustments:
 - Description of the adjustment will be displayed
 - Adjustment type - generic manual adjustment type - for example bonus
 - Adjustment Amount
8. Legend - provides details around the plan information that is summarized at the member transaction level
 - Rate flag refers to the indicator for those areas that do or do not have a higher commission rate:
 - Certain areas (states and/or counties) pay a higher commission rate which is indicated by Premium indicator 2

Product Names that will be displayed on the statement:

EVC SNP Dual
EVC SNP CI (Chronic Illness)
EVC SNP AD (Alzheimer's Disease)
EVC SNP INST (Institutional)
EVC SNP SCO (Senior Care Options)
SH PFFS
SH MAPD
AARP MAPD
SH SNP AL
AARP Med Supp
AARP IND EPHIP
AARP IND EHIP
AMC SNP TN (Americhoice)
AMC SNP NJ (Americhoice)
AMC SNP NY (Americhoice)
AMC SNP AZ (Americhoice)
AMC SNP MI (Americhoice)

Supplemental Information

Advance Debit Balance Rules:

- Advance debt balances will only be recovered by premium transactions for the corresponding policy that created the advance debit balance

Chargeback debt recovery rules:

- Chargeback debt will be recovered by new product transactions; therefore if an agent has a chargeback debit balance and subsequently submits new business which would be advanced or paid commissions, it will first go against the chargeback debt and will pay out remaining balance due
- Premium transactions will only recover chargeback debts if the corresponding policy has no remaining advance debt
- Renewal transactions will recover chargeback debts prior to paying out remaining balances

All commissions will be earned as soon as the commission is paid and will count towards the 1099 amount for 2008