



**MEDICARE ADVANTAGE INTERMEDIATE PHYSICIAN INCENTIVE PROGRAM  
TERMS AND CONDITIONS  
EFFECTIVE JANUARY 1, 2025**

These Medicare Advantage Intermediate Physician Incentive Program Terms and Conditions (“Terms and Conditions”) govern the Medicare Advantage Intermediate Physician Incentive (“MA-IPi”) Program. Provider must have received a unilateral amendment or executed and timely returned a bilateral amendment to participate in this Program.

A Provider that participates in the MA-IPi Program will receive bonus payments from United if the requirements and conditions described in these Terms and Conditions are met.

**Article 1  
Quality Care Bonus Opportunities**

- Annual Care Visit Bonus:** United will compensate Provider for completing an Annual Care Visit (ACV) for each MA-IPi Customer once during the MA-IPi Term. United will pay the Annual Care Visit Bonus to Provider as set forth in the table below.

Metric	Description	Payment Eligibility	Eligible Payment Per Completed ACV
Annual Care Visit (ACV)	MA-IPi Customers that have completed an ACV <b>between January 1 and June 30 of the MA-IPi Term</b>	Quarterly	\$50
	MA-IPi Customers that have completed an ACV <b>between July 1 and December 31 of the MA-IPi Term</b>	Quarterly	\$25

- Quality Care Bonus:** To recognize Provider’s effort to prioritize and address the specific open care opportunities shown in the Quality Care Measure Table, United will compensate Provider upon meeting the performance criteria outlined below.

***Quality Care Measure Table***

2025 Star ID*	Quality Care Measure Name*	Description*	Payment Eligibility	Eligible Payment Per Care Measure Closure
C01	Breast Cancer Screening (BCS-E)	Female MA-IPi Customers 50-74 years of age who had a mammogram during the past two years	Quarterly	\$10
C08	Osteoporosis Management in Women Who Had a Fracture (OMW)	MA-IPi Customers 67-85 years of age who suffered a fracture and who had either a bone mineral density (BMD) test or prescription for a drug to treat osteoporosis in the six months after the fracture	Quarterly	\$10
DMC22	Kidney Health Evaluation for Patients with Diabetes (KED)	MA-IPi Customers 18–85 years of age with diabetes (Types 1 and 2) who had a kidney health evaluation in the MA-IPi Term. Both an eGFR and a uACR test are required on same or different dates of service. • At least 1 estimated glomerular filtration rate (eGFR); AND • At least 1 urine albumin-creatinine ratio (uACR) test identified by one of the following: – A quantitative urine albumin test AND a urine creatinine test 4 or less days apart; OR – A uACR	Quarterly	\$10
C10	Glycemic Status Assessment for Patients with Diabetes (GSD)	MA-IPi Customers 18-75 years of age with diabetes who had HbA1c control (≤ 9.0%) based on LAST documented measurement of the year	Annual	\$10

C11	Controlling High Blood Pressure (CBP)	MA-IPi Customers 18-85 years of age who had a diagnosis of hypertension and whose blood pressure was adequately controlled (<140/<90 mm HG) based on LAST documented measurement of the year	Annual	\$10
C14	Medication Reconciliation Post-Discharge (MRP)*	MA-IPi Customers 18 years of age and older who were discharged from an inpatient facility AND had their medications reconciled within 30 days after discharge	Quarterly	\$10
C16	Statin Therapy for Patients with Cardiovascular Disease (SPC)	MA-IPi Customers, males 21-75 years of age and females 40-75 years of age, who were identified as having clinical atherosclerotic cardiovascular disease (ASCVD) AND were dispensed at least one high or moderate intensity statin medication during the MA-IPi Term	Quarterly	\$10
D08	Medication Adherence for Diabetes Medications (MAD)	MA-IPi Customers 18 years of age or older with at least 2+ prescription fill for diabetes medication (excluding insulin) who fill their prescription often enough to cover having diabetes medication(s) on hand at least 80% of the time during the MA-IPi Term	Annual	\$15
D09	Medication Adherence for Hypertension (RAS antagonists) (MAH)	MA-IPi Customers 18 years of age or older with at least 2+ prescription fills for RAS Antagonist who fill their prescription often enough to cover having their blood pressure medication on hand at least 80% of the time during the MA-IPi Term	Annual	\$15
D10	Medication Adherence for Cholesterol (Statins) (MAC)	MA-IPi Customers 18 years of age or older with at least 2+ prescription fills for Statin medication who fill their prescription often enough to cover having their Statin medication on hand at least 80% of the time during the MA-IPi Term	Annual	\$15
D12	Statin Use in Persons with Diabetes (SUPD)	MA-IPi Customers 40-75 years of age who were dispensed at least two diabetes medication fills AND who received at least one fill of a statin medication in the MA-IPi Term	Quarterly	\$10

*\* The information in these columns is subject to change from time to time at CMS' discretion. If CMS retires a HEDIS Quality Care Measure or moves it to "display status," United reserves the right to remove it from this bonus opportunity. With the exception of MRP, compensation for care measure closures will be limited to a single compliant closure per member per year.*

On a quarterly basis for each Quality Care Measure eligible for a quarterly payment and on an annual basis for each Quality Care Measure eligible for annual payment, United will calculate Provider's Quality Care Bonus as the total number of Quality Care Measures addressed for MA-IPi Customers during the applicable period multiplied by the appropriate payment from the table above. United will pay the Quality Care Bonus to Provider as set forth in the table below.

Dates of Service	Payment Date*	Payment Eligibility
January 1 – March 31	7/31/2025	Quarterly
April 1 – June 30	10/31/2025	Quarterly
July 1 – September 30	1/31/2026	Quarterly
October 1 – December 31	5/31/2026	Quarterly
January 1 – December 31	5/31/2026	Annual

*\*To ensure Provider is reimbursed as outlined above, United will review Provider's claims and data submissions for the previous quarter(s) and make additional payments, if applicable.*

## Article 2 Achievement Bonus Opportunity

**2.1 Quality Target Bonus:** With respect to a given MA-IPi Term, Provider will be eligible to receive a Quality Target Bonus if Provider meets or exceeds the corresponding Quality Performance Target defined in the table below across any eligible Quality Care Measure in the Quality Target Bonus Table as of the final reporting period. United will determine whether Provider has met the criteria for the Quality Target Bonus by using data as described below.

**a. HEDIS Measures**

United will use data available from:

1. Claims and encounter data timely received by United and available through the applicable reporting system(s) at the time United creates the reports described in Article 4.1. Claims and encounter data are considered timely if they are processed and/or paid by United no later than March 31 following the end of the applicable MA-IPi Term; and

2. Other supplemental data sources that meet CMS and/or HEDIS documentation requirements and have been timely submitted for dates of service within the MA-IPi Term. Supplemental data sources are considered timely submitted if they are submitted to United no later than January 10 following the end of the applicable MA-IPi Term.

United will compute Provider’s Quality Performance percentage as follows:

- a. For each HEDIS Measure as identified in the Quality Target Bonus Table, United will calculate Provider’s Actual HEDIS Compliance Percentage.
- b. The computations will be based on HEDIS guidelines and will include data for services rendered during the HEDIS review period applicable to the particular HEDIS Measure, using the HEDIS look back period assigned to the measure. The review period will run through the last day of the applicable MA-IPi Term.

If, for a given MA-IPi Term, Provider qualifies for the Quality Target Bonus, United will calculate Provider’s Bonus as the applicable payment amount from the table below, subject to the Eligibility for Bonus Payments requirements in Article 4.2. Payment for the Quality Target Bonus will be sent no later than May 31, 2026.

***Quality Target Bonus Table***

Quality Care Measure Name	Quality Performance Target*	Payment for Quality Target Bonus (Per care measure closure noted in the final reporting)
Breast Cancer Screening (BCS-E)	77%	\$20
Osteoporosis Management in Women Who Had a Fracture (OMW)	53%	\$50
Kidney Health Evaluation for Patients with Diabetes (KED)	61%	\$20
Glycemic Status Assessment for Patients with Diabetes (GSD)	88%	\$20
Controlling High Blood Pressure (CBP)	83%	\$20
Medication Reconciliation Post-Discharge (MRP)	75%	\$20
Statin Therapy for Patients with Cardiovascular Disease (SPC)	88%	\$30
Medication Adherence for Diabetes Medications (MAD)	88%	\$30
Medication Adherence for Hypertension (RAS antagonists) (MAH)	91%	\$30
Medication Adherence for Cholesterol (Statins) (MAC)	90%	\$30
Statin Use in Persons with Diabetes (SUPD)	90%	\$30

*\* For final evaluation of the Quality Target Bonus, United has the right to adjust the targets for these measures based on national historic performance as long as the adjustment benefits Provider.*

**Article 3  
Suspect Medical Condition Assessment Bonus**

1. **Eligibility:** With respect to the MA-IPi Term, to be eligible to receive a Bonus under Article 3 of these Terms and Conditions, Provider must have access to Practice Assist or any comparable platform identified by United.
2. Provider will be eligible to receive the Suspect Medical Condition Assessment Bonus for those Suspect Medical Conditions identified in reporting furnished by United that Provider Physician assesses during a care visit with the MA-IPi Customer during the MA-IPi Term as described below:

- a. If, when completing a care visit with the MA-IPi Customer, Provider Physician assesses and determines that the Suspect Medical Condition is present, Provider must timely submit a claim that includes the complete and accurate ICD-10-CM code(s). Claims are considered timely if they are processed and/or paid by United no later than February 28 following the end of the applicable MA-IPi Term; or
- b. If, when completing a care visit with the MA-IPi Customer, Provider Physician assesses and determines that he or she is unable to diagnose the Suspect Medical Condition at that time, Provider must report that fact and the date of the care visit in a timely manner through Practice Assist. Data submitted in this manner will be considered timely if submitted to United no later than January 10 following the end of the applicable MA-IPi Term. United, in its sole discretion, may use other supplemental data sources that meet Centers for Medicare and Medicaid Services (“CMS”) documentation requirements and have been timely submitted to United no later than January 10 following the end of the applicable MA-IPi Term.

If, for a given MA-IPi Term, Provider qualifies for the Suspect Medical Condition Assessment Bonus, United will calculate Provider’s Bonus as \$15.00 multiplied by the total number of Suspect Medical Conditions that Provider Physicians assessed for the MA-IPi Customers during the MA-IPi Term.

United will pay the Suspect Medical Condition Assessment Bonus to Provider as set forth in the table below:

<b>Date of Service</b>	<b>Suspect Medical Conditions Assessed using Practice Assist or Claims Processed and Paid Through</b>	<b>Payment Date*</b>
January 1 – March 31	5/31/2025	7/31/2025
April 1 – June 30	8/31/2025	10/31/2025
July 1 – September 30	11/30/2025	1/31/2026
October 1 – December 31	2/28/2026**	5/31/2026

*\*To ensure Provider is reimbursed as outlined above, United will review Provider's claims and Practice Assist submissions for the previous quarter(s) and make additional payments, if applicable.*

*\*\*As stated in 2.b., Practice Assist submissions are timely if submitted no later than January 10 following the end of the applicable MA-IPi Term.*

#### **Article 4**

#### **General Provisions that Apply to all Bonus Opportunities**

**4.1 Reporting:** United will make available periodic reporting for all applicable bonus opportunities to demonstrate Provider’s performance. No later than 120 days after the end of a MA-IPi Term, United will make available to Provider the final report for that MA-IPi Term.

**4.2 Eligibility for Bonus Payments:** Notwithstanding anything in these Terms and Conditions to the contrary, if at the time any bonus is due and the Agreement is no longer in effect, Provider’s eligibility to receive any of the bonuses in these Terms and Conditions is at United’s discretion.

**4.3 Medical Record, Chart Request and Provider Data Attestation:** Without limiting any other data access rights set forth elsewhere in the Agreement, Provider will permit United or its designee to conduct chart reviews of Provider’s records, specifically for the CMS required data submission, for any or all MA-IPi Customers. On a quarterly basis, Provider will also attest to the accuracy of demographic data as described within the UnitedHealthcare Care Provider Administrative Guide. If charts or records are not furnished within the timeframe specified and/or are incomplete, or if Provider fails to attest to the accuracy of demographic data, United reserves the right to reduce or withhold payment under the MA-IPi Program.

**4.4 Quality Review:** United reserves the right to conduct quality reviews and withhold payment for assessments if United determines that the Provider Physician has failed to conduct the assessments, if Provider has not complied with

relevant risk adjustment standards and requirements related to accurate and complete coding, or if Provider has not used Practice Assist to report Suspect Medical Conditions Provider assessed and was unable to diagnose at the time of a care visit. If Provider fails to timely comply with the requirements of this section, United reserves the right to reduce or withhold payment under this Program.

**4.5 Training:** United may offer training, at no cost to Provider, regarding required medical record documentation and appropriate coding. The purpose of the training is to improve the accuracy and completeness of United's information and the information United provides to CMS regarding the health status of MA-IPi Customers. United will identify any Provider employees who United believes will benefit from this training and notify providers in writing that they have been identified and of the details of the required training. Identified individuals must attend a training session within the timeframe established by United. If the identified individuals fail to timely complete requested training, United reserves the right to reduce or withhold payment under this Program.

**4.6 Overpayments:** If United notifies Provider of an overpayment under the MA-IPi Program, Provider will repay overpayments within 30 days of written or electronic notice. In addition, Provider will promptly report any overpayment under the MA-IPi Program and will return the overpayment to United within 30 days of discovery. If Provider fails to repay overpayments as specified above, United may recover overpayments by offsets against future payments.

**4.7 Termination:**

- a. Provider has the right to terminate Provider's participation in the MA-IPi Program, effective for the next MA-IPi Term, by giving notice electronically or in writing within 60 days after the Terms & Conditions for the next MA-IPi Term have been communicated. Such termination will not affect the MA-IPi Program payment determination for the MA-IPi Term in effect prior to such termination.
- b. United has the right to terminate Provider's participation in the MA-IPi Program, effective for the next MA-IPi Term, by giving notice electronically or in writing at least 30 days prior to the start of the next Term. Such termination will not affect the MA-IPi Program payment determination for the MA-IPi Term in effect prior to such termination.
- c. United and Provider each have the right to terminate Provider's participation in the MA-IPi Program immediately upon notice electronically or in writing to the other if the other party fails to comply with any requirement of these Terms and Conditions.
- d. United has the right to terminate Provider's participation in the MA-IPi Program immediately upon notice electronically or in writing if Provider no longer meets United's requirements to participate in the Program.
- e. Unless otherwise authorized by United, if Provider participates in any other incentive program with United or United's Affiliates for the same Medicare Advantage Benefit Plans that are within the scope of this MA-IPi Program, Provider's participation in MA-IPi will continue at United's sole discretion. If United terminates MA-IPi during a MA-IPi Term under this Article 4.7 (e), Provider will not be entitled to payment under MA-IPi for that Term.

**4.8 Amendment of the MA-IPi Terms and Conditions:** United, in its sole discretion, may amend these Terms and Conditions for any future MA-IPi Term by providing to Provider a copy of and/or electronic access to the new Terms and Conditions prior to the first day of the MA-IPi Term to which the new Terms and Conditions will apply. If Provider does not wish to continue participation in the MA-IPi Program after review of the new Terms and Conditions, Provider has the option to terminate participation in the MA-IPi Program as set forth in Article 4.7.

To allow United to efficiently implement new incentive programs or earning opportunities that allow Provider a chance to earn additional compensation, United will provide notice of new earning opportunities under MA-IPi and Provider will participate in those opportunities without amendment to these Terms & Conditions so long as those opportunities only provide for increased compensation.

**4.9 Agreement:** When Provider and United are parties to an Agreement, none of the rights and obligations of Provider and of United under the Agreement will be modified or impaired by these Terms and Conditions, except in the event of a conflict between these Terms and Conditions and the Agreement, in which case the specific conflicting term(s) of these Terms and Conditions will govern with respect to the MA-IPi Program.

When Provider and United are not parties to an Agreement when Provider begins participating in the MA-IPi Program, Provider agrees and acknowledges that it is subject to the Additional Terms and Conditions in Article 6 of these Terms and Conditions. Further, Provider acknowledges that each Provider Physician is subject to the terms of the participation agreement or provider contract under which the Provider Physician participates in United's network for Medicare Advantage Benefit Plans.

## **Article 5 Defined Terms**

As used in these Terms and Conditions, these capitalized terms have the following meanings:

**Actual HEDIS Compliance Percentage:** The ratio (expressed as a percentage) of (i) the total number of MA-IPi Customers that United shows as having met the HEDIS Measure for the period ending on the last day of the MA-IPi Term, to (ii) the number of MA-IPi Customers eligible for a measure for a given MA-IPi Term. Each Actual HEDIS Compliance Percentage will be rounded up or down to the nearest whole number.

**Agreement:** The participation agreement or provider contract to which Provider and United are parties and under which Provider has agreed to participate in United's network for Medicare Advantage Benefit Plans.

**Annual Care Visit:** A care visit with a MA-IPi Customer for which a claim is appropriately submitted with a qualifying code as identified in the glossary tab of the PCOR. Refer to [uhcprovider.com](http://uhcprovider.com) for the most up to date information on telehealth requirements.

**Benefit Plan:** A certificate of coverage, summary plan description, or other document or agreement, whether delivered in paper, electronic, or other format, under which United is obligated to provide coverage for a Customer.

**Customer:** A person eligible for, enrolled in and entitled to receive coverage from United for a health care service or product, according to the terms of the United Benefit Plan.

**HEDIS Measures:** Healthcare Effectiveness Data and Information Set (HEDIS) is a set of performance measures and specifications created by the National Committee for Quality Assurance (NCQA) to allow consumers to compare quality performance across health plans.

**MA-IPi Customer:** Each Customer eligible for and enrolled in a Medicare Advantage Benefit Plan who is assigned and/or attributed for a given MA-IPi Term by United to a Provider Physician and identified by United in the PCOR as eligible for the Program described in these Terms and Conditions.

**MA-IPi Term:** A calendar year during which Provider is eligible to participate in the MA-IPi Program described in these Terms and Conditions (for example, January 1, 2025 through December 31, 2025).

**PCOR:** The Patient Care Opportunity Report, or any successor reporting, generated by United on a monthly basis that summarizes performance data about various HEDIS measures for MA-IPi Customers, including measures that are part of the MA-IPi Program, using United data available at the time the report is generated.

**Practice Assist:** A workflow management tool that enables providers to manage patient care opportunities and suspects across multiple health plans.

**Provider:** physician, medical group, clinic, IPA, or PHO, that is a party to an Agreement and has met the requirements in the opening paragraph of these Terms and Conditions, or (ii) a medical group or clinic that is not a party to an Agreement, but employs or contracts with Provider Physicians and has met the requirements in the opening paragraph of these Terms and Conditions. Provider TINs must be reported to United no later than March 31<sup>st</sup> of each calendar year for inclusion in that program term.

**Provider Physician:** A physician who is a doctor of medicine or osteopathy, duly licensed and qualified under the laws of the jurisdiction in which he/she provides health services to Customers or a registered nurse practitioner or physician assistant as permitted by United's credentialing plan and state law, who meets one of the following: (i) is a Provider who is a party to an Agreement, or (ii) practices as a shareholder, partner, employee, or subcontractor of a Provider that is a party to an Agreement, or (iii) where the Provider is not a party to an Agreement, is a party to a United participation agreement or provider contract under which he/she participates in United's network for Medicare Advantage Benefit Plans and is a practicing shareholder, partner, employee, or subcontractor of that Provider. Each Provider Physician is assigned to a specific Provider based on the criteria above.

**Quality Performance Target:** United-defined performance targets utilized in the Quality Target Bonus to evaluate provider performance. Providers can reach the target when, for a given measure, the Provider's current MA-IPi Term's performance meets or exceeds the targets defined in Quality Target Bonus Table.

**Suspect Medical Condition:** A potential condition that United believes that a MA-IPi Customer has but that has not been reported during the MA-IPi Term on a claim or encounter.

**United:** UnitedHealthcare Insurance Company and/or the UnitedHealthcare Insurance Company affiliate(s) as named or identified in the Agreement (if Provider is a party to an Agreement), or in the MA-IPi Program Participation Amendment (if Provider is not a party to an Agreement).

## **Article 6**

### **Additional Terms and Conditions**

The additional terms and conditions of this Article only apply when Provider and United are **NOT** parties to an Agreement, as set forth in Article 4.9.

**5.1 Authority to Contract.** Provider agrees and acknowledges that it (i) has all requisite corporate power and authority to conduct its business as presently conducted, and to agree to be bound by these Terms and Conditions, and (ii) has the unqualified authority to bind, and does bind, itself and its Provider Physicians to all of these Terms and Conditions.

**5.2 Compliance with Laws and Regulations.** Provider and United will comply with applicable state and federal laws and regulations, including but not limited to the requirements set forth in the Medicare Advantage Regulatory Requirements Appendix and those laws and regulations relating to confidentiality of individually identifiable health information derived from or obtained during the course of the performance of the MA- IPi Program.

**5.3 Confidentiality.** Except as required by an agency of the government or by law, neither United nor Provider will disclose to any third party, including Customers, (i) any proprietary business information, not available to the general public, that it obtains from the other party; or (ii) the specific initiatives and related payment provided for under the MA-IPi Program. Provider will assure that its Provider Physicians are likewise bound by this confidentiality obligation.

**5.4 Dispute Resolution.** The party invoking this provision, whether it be United or Provider, with its Provider Physicians, must provide written notice of any dispute within 180 days of the receipt of final payment under this Program for the MA-IPi Term, or within the 60<sup>th</sup> day following the noticing party's discovery of the action or omission that is the subject of the Dispute, whichever is earlier. Nothing in this section shortens the period under applicable law or this Terms and Conditions during which United may pursue and complete recovery of an overpayment.

Such written notice must: (i) state that the noticing party is invoking this Terms and Conditions' dispute-resolution process; and (ii) explain the circumstances giving rise to the Disputes and the basis for the noticing party's position

regarding the Dispute. A party that receives a valid written notice of a Dispute will promptly arrange for discussions (which may be virtual or telephonic), during which United and Provider, with its Provider Physicians, will work together in good faith to resolve any and all disputes between them (hereinafter referred to as “Disputes”) relating to the MA-IPi Program. The parties will make reasonable commercial efforts to negotiate and resolve the Disputes. If the parties are unable to resolve any such Dispute within 90 days following the date one party sent written notice of the Dispute to the other party, and if either party wishes to pursue the Dispute, the sole and exclusive means for settling any Dispute not successfully resolved is binding arbitration conducted by the American Arbitration Association (“AAA”) in accordance with the AAA Commercial Arbitration Rules, as they may be amended from time to time (see <http://www.adr.org>). Unless otherwise agreed to in writing by the parties, the party wishing to pursue the Dispute must initiate the arbitration within one year after the date on which notice of the Dispute was given or will be deemed to have waived its right to pursue the Dispute in any forum.

Any arbitration proceeding under the MA-IPi Program will be conducted in Hennepin County, Minnesota. The arbitrator(s) will be selected from the AAA National Roster (as described in the AAA Commercial Arbitration Rules and Mediation Procedures). In an arbitration of a Dispute in which a party seeks an award of \$1,000,000 or greater, a panel of three arbitrators will be used. The arbitrator(s) may construe or interpret but will not vary or ignore the terms of the MA-IPi Program and will be bound by controlling law. The arbitrator(s) will have no authority to award punitive, exemplary, indirect or special damages, except in connection with a statutory claim that explicitly provides for such relief. The decisions and awards of the arbitrator(s) on the Dispute will be final and binding and will not be subject to further review in any forum (including judicial review), and judgment on the award may be entered in any court having jurisdiction thereof. The parties acknowledge that because the MA-IPi Program affects interstate commerce the Federal Arbitration Act applies in addition to any applicable state or federal law. Any prejudgment interest awarded by the arbitrator(s) will not exceed 3 percent per year and will only be available when required by applicable law or these Terms and Conditions. The burden of proof in any arbitration will be on the party asserting the claims or defenses in the arbitration.

Except as may be required by law, neither a party (including without limitation, the parties’ agents, representatives, consultants and counsel), nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder, or any Confidential Arbitration Information without the prior written consent of all parties. “Confidential Arbitration Information” means any written submissions in an arbitration by either party, discovery exchanged, evidence submitted, transcriptions or other records of hearings in the matter and any orders and awards issued, and any reference to whether either party won, lost, prevailed, or did not prevail against the other party in any arbitration proceeding, as well as any settlement agreement related to an arbitration. However, judgment on the award may be entered under seal in any court having jurisdiction thereof, by either party.

The parties expressly intend that any arbitration be conducted on an individual basis, so that no third parties may be consolidated or joined or allowed to proceed with class arbitration. The parties agree that any ruling by a court allowing class action proceedings or requiring consolidated litigation involving any third party(ies) would be contrary to their intent and would require immediate judicial review of such ruling.

In the event that any portion of this Article or any part of the Terms and Conditions is deemed invalid or unenforceable, such unlawfulness, invalidity or unenforceability will not serve to invalidate any other part of this Article or the Terms and Conditions. In the event any court determines that this arbitration procedure is not binding or otherwise allows litigation involving a Dispute to proceed, the parties hereby waive any and all right to trial by jury in, or with respect to, such litigation. Such litigation would instead proceed with the judge as the finder of fact.

Failure to timely comply with and exhaust the requirements and processes described in this dispute resolution provision will constitute a waiver of the party’s right to review of the Dispute, through any judicial, administrative, or regulatory process, through United’s internal processes, or in any other forum (including arbitration and litigation), except as otherwise required by law.

Any arbitration proceeding under the MA-IPi Program will be conducted in Hennepin County, Minnesota. The arbitrator(s) may construe or interpret but will not vary or ignore the terms of the MA-IPi Program and will be bound by controlling law. The arbitrator(s) will have no authority to award punitive, exemplary, indirect or special damages, except in connection with a statutory claim that explicitly provides for such relief. The decision of the arbitrator(s) on



the points in dispute will be binding, and judgment on the award may be entered in any court having jurisdiction thereof. The parties acknowledge that because the MA-IPi Program affects interstate commerce the Federal Arbitration Act applies.

In the event that any portion of this Article or any part of the Terms and Conditions is deemed invalid or unenforceable, such unlawfulness, invalidity or unenforceability will not serve to invalidate any other part of this Article or the Terms and Conditions. In the event any court determines that this arbitration procedure is not binding or otherwise allows litigation involving a Dispute to proceed, the parties hereby waive any and all right to trial by jury in, or with respect to, such litigation. Such litigation would instead proceed with the judge as the finder of fact.

**5.5 Entire Agreement.** These Terms and Conditions are the entire agreement between Provider and United with regard to the subject matter herein and supersede any prior written or unwritten agreements between Provider and United with regard to the same subject matter.

**5.6 Relationship Between Parties.** The relationship between United and Provider is solely that of independent contractors and nothing in the Terms and Conditions or otherwise will be construed or deemed to create any other relationship, including one of employment, agency or joint venture.

**5.7 Notice.** Any notice required to be given under the MA-IPi Program will be in writing and will be deemed to have been given when delivered in person, by electronic communication, by facsimile or, if delivered by first-class United States mail, on the date mailed, proper postage prepaid and properly addressed to Provider or to United, as appropriate.

**5.8 Governing Law.** These Terms and Conditions will be construed in accordance with the laws of the State of Minnesota.

**5.9 Survival.** Articles 5.2, 5.3, 5.4 and 5.8 of this Article will survive termination of the MA-IPi Program.

THIS ARTICLE CONTAINS A BINDING ARBITRATION PROVISION THAT MAY BE ENFORCED BY THE PARTIES.