



**MEDICARE ADVANTAGE INTERMEDIATE PHYSICIAN INCENTIVE PROGRAM
TERMS AND CONDITIONS
EFFECTIVE JANUARY 1, 2026**

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**

1.1 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 for MA-IPi Customers. Provider will be eligible to earn the identified standard eligible payment in the table below for the Quality Care Measure closures. For Quality measures identified as Key Care Opportunity, Provider will be eligible to earn the identified Key Care Opportunity payment in the table below, in addition to the standard eligible payment per Quality Care Measure closure. Measure descriptions and corresponding Measure IDs are displayed in the Patient Care Opportunity Report (PCOR) as applicable.

Quality Care Measure Table

2026 Measure ID*	Quality Care Measure Name*	Payment Eligibility	Standard Eligible Payment Per Care Measure Closure	Key Care Opportunity Payment Per Care Measure Closure
C01	Breast Cancer Screening (BCS-E)	Quarterly	\$10	\$250
C02	Colorectal Cancer Screening (COL-E)	Quarterly	\$10	\$150
C10	Osteoporosis Management in Women Who Had a Fracture (OMW)	Quarterly	\$50	\$250
C11	Eye Exam for Patients with Diabetes (EED)	Quarterly	\$10	\$250
C12	Glycemic Status Assessment for Patients with Diabetes (GSD)	Annual	\$10	\$150
C13	Kidney Health Evaluation for Patients with Diabetes (KED)	Quarterly	\$10	\$150
C14	Controlling High Blood Pressure (CBP)	Annual	\$10	\$150
C15	Fall Risk Management (FRM)	Quarterly	N/A	\$20
C16	Management of Urinary Incontinence in Older Adults (MUI)	Quarterly	N/A	\$20
C17	Medication Reconciliation Post-Discharge (MRP)*	Quarterly	\$25	N/A
C21	Follow-up After Emergency Department Visit for	Quarterly	\$25	N/A

	People with Multiple High-Risk Chronic Conditions (FMC)*			
D08	Medication Adherence for Diabetes Medications (MAD)	Annual	\$10	\$150
D09	Medication Adherence for Hypertension (RAS antagonists) (MAH)	Annual	\$10	\$150
D10	Medication Adherence for Cholesterol (Statins) (MAC)	Annual	\$10	\$150
D12	Statin Use in Persons with Diabetes (SUPD)	Quarterly	\$20	\$250
N/A	Key Care Annual Care Visit (ACV)	Quarterly	N/A	\$100

** The information in these columns is subject to change from time to time at CMS' discretion. If CMS retires a 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 and FMC, 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	7/31/2026	Quarterly
April 1 – June 30	10/31/2026	Quarterly
July 1 – September 30	1/31/2027	Quarterly
October 1 – December 31	5/31/2027	Quarterly
January 1 – December 31	5/31/2027	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 Medical Condition Assessment

2.1 Medical Condition Assessment Bonus: Provider will be eligible to receive a Medical Condition Assessment Bonus payment for submitting an Assessment with a Compliant Medical Record. The Compliant Medical Record must document one or more face-to-face comprehensive exams in 2026 that occur after Provider's office received the member's assessment/gap information from Optum. United will pay Provider \$25 for Assessments with Compliant Medical Records returned within 60 days of the comprehensive exam. Assessments with Compliant Medical Records received by United more than 60 days after the comprehensive exam, but before January 31, 2027 will be eligible for \$15.

Assessments documenting one or more comprehensive exams from January 1, 2026 through December 31, 2026, that occur prior to providers receipt of assessment/gap information from Optum will be eligible for an adjusted Medical Condition Assessment Bonus of \$15.

Compensation for the Medical Condition Assessment Bonus will be limited to a single returned Assessment per member per year.

Submissions received after January 31, 2027 will not be eligible for the Medical Condition Assessment Bonus.

2.2 Fully Assessed Bonus: Provider will be eligible to receive the Fully Assessed Bonus for each MA-IPi Customer whose Suspect Medical Conditions are assessed by a Provider Physician during comprehensive visit within the MA-IPi Term, as documented on the Assessment as described below:

- a. Provider must provide documentation of one or more face-to-face comprehensive exams in 2026.
- b. Provider must complete and return all elements of the Assessment and a Compliant Medical Record to support any existing chronic conditions and co-morbid factors, documented to the highest level of specificity.
- c. An Assessment must have a documented action for all conditions included on the Assessment to be considered Fully Assessed. Eligible actions in the Assessment are defined as:
 - i. Assessed and Present – Must be documented to the highest degree of specificity in the medical record submitted to Optum.
 - ii. Assessed and Unable to Diagnose at this Time – Provider has assessed the MA-IPi Customer for the suspected condition and does not find evidence of it. Please submit an Assessed and Unable to Diagnose at this Time response, where applicable, and complete the Evaluating Practitioner Name and Date of Service.
 - iii. Referred – MA-IPi Customer is assessed and referred to another provider for further evaluation and/or management of the condition. Please submit a referral response, where applicable.
- d. A valid submission of the Assessment and Compliant Medical Records will include documented action for 100% of the Suspected Medical Conditions for a MA-IPi Customer. Eligible dates of service are limited to January 1, 2026 through December 31, 2026 and can be submitted through January 31, 2027. Rejected assessments can be resubmitted by February 28, 2027. Submissions may be submitted through Practice Assist or any comparable platform identified by United. Submissions will also be counted if received through one of the approved options below:
 - i. Traceable carrier (any commercial carrier with traceable delivery): Optum Prospective Programs Processing, 1 E. Washington St., Ste. 900, Phoenix, AZ 85004
 - ii. Email: ioa@optum.com
 - iii. Secure fax: 1-877-273-3868

If, for a given MA-IPi Term, Provider qualifies for the Fully Assessed Bonus, United will calculate Provider's Fully Assessed Bonus as \$75 per MAIPI Customer for whom every Optum-identified Suspect Medical Condition was assessed by a Provider Physician during a care visit and for whom an Assessment and Compliant Medical Record was submitted as defined in Section 3. Compensation for the Fully Assessed Bonus will be limited to a single returned Assessment per member per year.

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

Medical Condition Assessment Date of Service	Assessment Forms Received and Documented Through	Payment Date*
January 1-March 31	May 31, 2026	July 31, 2026
April 1-June 30	August 31, 2026	October 31, 2026
July 1-September 30	November 30, 2026	January 31, 2027
October 1-December 31	February 28, 2027	May 31, 2027

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

2.3 Medical Condition Assessment Superior Bonus: Provider will be eligible to receive a Medical Condition Assessment Superior Bonus if Provider submits an Assessment and Compliant Medical Record for at least 70% of MA-IPi Customers who have a member's assessment/gap information form generated by Optum during the MA-IPi Term, rounded to the nearest whole percent. United will calculate Provider's Medical Condition Assessment Superior Bonus as the applicable payment amount from the table below multiplied by the total number of Assessments (including Compliant Medical Record) received as identified on the final report. United will pay the Suspect Medical Condition Assessment Superior Bonus no later than 150 days after the end of the MA-IPi Term.

Percentage of MA-IPi Customers Assessed	Medical Condition Assessment Superior Bonus (Per Valid Assessment noted in the final reporting)
90% - 100%	\$40.00
80% - 89%	\$20.00
70% - 79%	\$10.00
69% and below	\$0.00

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.

2.4 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 or if Provider has not complied with relevant risk adjustment standards and requirements related to accurate and complete coding.

Article 3

General Provisions that Apply to all Bonus Opportunities

3.1 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.

3.2 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. With respect to the MA-IPi Term, to be eligible to receive a Bonus under these Terms and Conditions, Provider must have access to Practice Assist or any comparable platform identified by United.

3.3 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.

3.4 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.

3.5 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.

3.6 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.

3.7 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 MA-IPi Terms and Conditions Effective January 1, 2026

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 4 Defined Terms

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

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.

Assessment: The assessment document provided by Optum to Provider for the comprehensive assessment of Suspect Medical Conditions

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.

Compliant Medical Record: A medical record that is in compliance with CMS and /or NCQA documentation requirements, including date of service. Provider name, credentials, and a valid signature must appear at the end of each documented MA-IPi Customer visit. MA-IPi Customer's name and date of birth must be present on all pages of the medical record. If printing from EMR, appropriate authentication language, such as "Signed by" or "Authenticated by" and EMR signature date within 180 days of the date of service must be present. 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.

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.

Key Care 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 for the most up to date information on telehealth requirements.

Key Care Opportunity: A care gap, identified by United in PCOR, as needing priority attention based on the MA-IPi Customer's health history, including but not limited to, historical engagement with a primary care physician, historical gap closure status from previous years, and other factors impacting member experience, as determined by United. The Quality Care Measure eligible to be a Key Care Opportunity for any MA-IPi Customer may change from year to year.

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, 2026).

PCOR: The Patient Care Opportunity Report, or any successor reporting, generated by United on a monthly basis that summarizes performance data about various 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: A 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 31st 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.

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 5

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 60th 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 will survive termination of the MA-IPi Program.

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