



Get Top Dollar Through Black, Gould & Associates' Winners Circle



Carrier Contests & Bonuses

Remember: Black, Gould & Associates, Inc. passes on to you any bonuses or trips that you earn.

AETNA

Spring Into Summer Individual Incentive for 2010

This new Individual sales incentive program offers the opportunity to earn an extra \$250 to \$10,000 based on your sales during May, June and July. The more you sell, the more you can earn!

Program overview

- Begin earning by selling 5 online or paper applications.
- Applications submitted online earn brokers an additional \$10 per application.
- May, June and July effective dates qualify.
- Applications must remain in force 60 days.

<u>Tier</u>	<u>Apps</u>	<u>Tier Payout*</u>	<u>Total**</u>
1	5	\$ 250	\$ 250
2	15	\$1,125	\$ 1,375
3	30	\$3,000	\$ 4,375
4	45	\$5,625	\$10,000

* Payout is for achieving the tier listed in the table above and is not per application

** Represents cumulative payout from any prior tiers

**** \$10 additional per application if enrolled online – This is in addition to the maximum \$10,000**

Sales incentive program guidelines

- Applies to Aetna Advantage Plans for Individuals, Families and the Self-Employed, in all states where the plans are sold.
- Applies to enrolled and approved online or paper applications, based on effective dates May-July 2010, and must be in force for 60 days.
- Sales incentive program payments will be issued beginning in late June 2010.
- Applications eligible for this program are based on TIN and SSN. Applications from different TINs and SSNs cannot be combined.
- Only available to licensed and appointed Aetna brokers.
- Broker must generate a minimum of 5 enrollments to be eligible for this program.
- Eligibility for payments under this program is conditioned on broker's advance disclosure of the nature of compensation programs to customers.
- Applications submitted for the AARP® Essential Premier Health and standalone dental plans do not qualify for this program.
- Applications must be submitted online to qualify for this bonus

AETNA (cont'd)

Producer Gift Card Promotion

Sell new medical groups of 2-99 in Arizona and 2-50 in Nevada to earn \$25 per subscriber for groups with April thru September 2010 effective dates at Aetna Avenue®. A month after your qualifying group's effective date, Aetna will issue you a gift card for the total amount of your earnings for the groups you sold. Earn more when you sell and spend it as you choose - it's that easy!

HEALTH NET

2011 Hula with Health Net

The top ten brokers who sell the most new small group business (2-99) through December 31, 2010 will Hula with Health Net in 2011.

Grand Wailea, Maui ~ April 27—May 1, 2011

Contact your Group Account Executive for further details

Extraordinary Race

The Extraordinary Race route encompasses Arizona's beautiful and distinct communities, from Phoenix and Tucson, to Flagstaff and Sierra Vista. Write new groups with Health Net anywhere in Arizona and they'll count.

- Starting Line: May 1, 2010
- Finishing Line: July 1, 2010
- Race Rules: Minimum of three (3) groups with at least five (5) enrolled subscribers
- The Purse: 20 to 40 enrolled members = \$40 per member; 41+ members = \$50 per member.

Broker Bonus Extended to the 2nd Quarter of 2010

The broker bonus of \$100 per approved individual application with a minimum of 5 will continue for the 2nd quarter of 2010. There is no limit to this bonus program.

HUMANA

2010 Producer Partnership Plan

Qualifying for Leaders Club in 2010 earns you a trip to the Arizona Biltmore in Phoenix, AZ on April 12-17, 2011. Further details regarding the trip will be available in the upcoming months.

The Producer Partnership Plan remains largely unchanged for 2010.

Specialty Growth Bonus—It's a double-win when you consider that group specialty subscriber count growth can also increase your Small Business and Large Group Growth Bonus payments! For 2010, the maximum amount of premium that will be credited to a single employer's standalone stop loss line of coverage under the SGB will be \$250,000 for each six-month bonus period.

Leaders Club Qualifications—The criteria for qualifying via new sales production remains unchanged again for 2010! Agents who start 2010 with more than 1,000 medical subscribers in force can still qualify by growing their medical block of business and selling a minimum number of new specialty subscribers. The number of new specialty subscribers required has increased by 100, but for 2010 you'll also get credit for your new group disability cases' subscribers and new Workplace Voluntary Benefit policies and certificates issued (and in force at year end). The maximum number of trips to the 2011 event that an agent of record can qualify for is two.

HUMANA (cont'd)

Arizona Agents Exclusive Bonuses

EARN \$30 PER SUBSCRIBER when 26 to 50 subscribers enroll in a Humana medical plan with an initial effective date of coverage between April 1 and September 1, 2010. In addition to medical plans, your clients can select from a large portfolio of specialty lines of coverage: dental, vision, disability, life, and workplace voluntary benefits. Employers offering workplace voluntary benefits give their employees the opportunity to customize their benefits portfolio with short- and long-term disability, term and whole life, critical illness, cancer, accident, and supplemental health protection. Adding multiple products means savings on rates for your clients – and more bonuses for you:

EARN \$5 PER SPECIALTY SUBSCRIBER for each line of business* with 2 to 50 subscribers and an initial effective date of coverage between April 1 and September 1, 2010, when the following are placed with the same employer:

- ◆ Two or more specialty lines of coverage are placed with a new or existing Humana medical plan.
- ◆ Three or more specialty lines of coverage are placed, without medical, with a new employer.
- ◆ EARN \$1,000 when 51 to 99 subscribers enroll in a new Humana medical plan with an initial effective date of coverage between April 1 and September 1, 2010, and ADD \$5 PER SUBSCRIBER per specialty line of coverage

**The \$5 specialty bonus will be paid per subscriber per line of coverage. This means a subscriber buying dental, life, and vision results in a \$15 bonus. However, there's only one \$5 bonus for selling workplace voluntary benefits in total. This means dental, life, vision, cancer earns you \$20 if a subscriber buys all four lines. Dental, life, vision, cancer, accident earns you \$20 if a subscriber buys all five lines.*

HumanaOne Bonus

You'll be rewarded for growing your overall membership when you sell individual and family medical coverage from HumanaOne with effective dates of coverage from April 19—August 1, 2010.

- ◆ **\$35** for each member if you end the bonus period with 5-10 more members than you started with
- ◆ **\$50** for each member if you end the bonus period with 11-25 more members than you started with
- ◆ **\$100** for each member if you end the bonus period with 26-50 more members than you started with
- ◆ **\$150** for each member if you end the bonus period with 51 or more members than you started with

If you qualify for any level of this bonus, you may also be eligible for additional rewards:

- ◆ **\$10** for each qualifying member with supplemental accident
- ◆ **\$10** for each qualifying member with the Traditional Plus dental plan
- ◆ **\$5** for each qualifying member with lifetime max buyup
- ◆ **\$5** for each qualifying member who applies online

New to HumanaOne? You are also eligible for their New Agent Bonus program if you haven't sold HumanaOne in the last 12 months.

TOTAL DENTAL ADMINISTRATORS

Broker Bonus

Receive a \$50.00 bonus for every new group you place with Total Dental Administrators Health Plan's Prepaid Group Dental plans with effective dates of April 1, 2010 through July 1, 2010.

- ◆ Eligible \$50 bonus shall be paid the month following the actual effective date of the group
- ◆ Bonus is only applicable to new TDAHP prepaid group dental plans
- ◆ Current TDAHP prepaid groups are ineligible
- ◆ Only licensed producers may receive the bonus
- ◆ Producer must have an effective TDAHP, Inc. Broker Agreement at time of bonus payout

UNITED CONCORDIA DENTAL

Dental Sales Bonus

Sell the required level of new, fully insured sales revenue and receive a bonus on total commissions paid on new and existing business from January 1-December 31, 2010.

You can qualify in 3 different tiers:

	<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>
Minimum New Sales Revenue	\$360,000	\$720,000	\$1,200,000
Bonus Percentage	7%	15%	20%

UNITEDHEALTHCARE

UnitedHealthOne "Bulls Eye" Membership Bonus

Per applicant bonus for business submitted June 7, 2010 thru September 3, 2010 (minimum 6 applicants).

<u>Bonus</u>	<u>New members from 6/7/10—9/3/10</u>
\$20 per member	6-30 members
\$30 per member	31-50 members
\$40 per member	51+ members

- ◆ Only business written in AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, IA, IL, IN, KY, KS, LA, MD, MI, MO, MS, NC, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, VA, WI, WV & WY is eligible
- ◆ Minimum of 6 members must be received during the contest period and issued by 9/17/10
- ◆ If coverage is terminated for any reason, the broker will be charged back for any difference in bonus amount paid and actually earned after charge back
- ◆ Assignment of commission does not apply
- ◆ One cash prize per broker, based on personal production
- ◆ Eligible products include Golden Rule health plans for individuals and families except Short Term Medical & Dental Plans.
- ◆ Qualification is based on production as writing broker
- ◆ Applications must be new clients only; rewrite of existing Golden Rule, American Medical Security, or PacifiCare individual clients do not count toward contest
- ◆ Applications cannot be split between brokers
- ◆ Agency business cannot be combined
- ◆ Only key brokers are eligible
- ◆ Platinum, Traditional, Internet brokers & Sponsored agreement brokers are not eligible
- ◆ 1099s apply

2010 Specialty Benefits Broker Bonus Program

To view the UHC 2010 Specialty Benefits Broker Bonus Program portfolio of bonus programs, click [HERE](#).

UNITEDHEALTHCARE (cont'd)

UnitedHealthOne HSA Bonus Program "Drive for the Green"

Issue 20 HSA applications and you make "Par" to earn a \$1,500 bonus.

<u>Bonus</u>	<u>Issued HSA Applications</u>	<u>Level</u>
\$10,000	50	Hole-in-One
\$7,000	40	Eagle
\$4,000	30	Birdie
\$1,500	20	Par
\$500	10	Bogey

Qualification is based on the number of submitted HSA applications during the contest period. The program runs April 1, 2010, through June 30, 2010. All applications must be submitted between these dates and issued by July 16, 2010.

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