

CARRIER CONTESTS & BONUSES



AETNA

NATIONAL SMALL GROUP BONUS PROGRAM

Bonuses apply only to Small Group cases (2-100 employees) with effective dates in 2012 (January 1-December 15). Bonus amounts are based on the total number of applications sold in each quarter of the year. Totals reset at the beginning of each quarter.

MEDICAL NEW BUSINESS BONUS

<u>Apps Sold</u>	<u>Bonus Per App</u>
25-49	\$12.50
50-74	\$25.00
75-99	\$37.50
100+	\$50.00

Sell 100 apps between 1/1/12 and 3/15/12 (100 apps x \$50 = \$5,000 bonus)

SPECIALTY BONUS

<u>Apps Sold or Renewed</u>	<u>Bonus Per App</u>
25-49	\$ 5.00
50-74	\$ 7.50
75-99	\$10.00
100+	\$12.50

Sell 100 apps between 1/1/12 and 3/15/12 (100 apps x \$12.50 = \$1,250 bonus)

Contact your BGA Group Account Executive for more information.

ARIZONA BROKERS—EARN AN EXTRA BONUS

You can receive an extra bonus on top of the regular bonus you get from Aetna when you sell their Aetna Whole Health plans, using the Banner Health Network. This begins with new business sales effective April 1, 2012 and runs until October 1, 2012.

When a group of 2-100 employees has 25% or more enrollment in an Aetna Whole Health—Banner Health Network plan, you will be eligible to receive the following thru Aetna's American Express Gift Card program:

- \$50 per employee enrolled in an Aetna Whole Health—Banner Health Network plan, PLUS
- \$25 per employee enrolled in a non-Aetna Whole Health medical product, up to a \$2,500 per case maximum payout.

* Minimum of 2 enrolled in Banner Health Network plan, with a maximum payout of \$2,500 per case. Amex gift card is paid to writing agent and 1099ed to personal Social Security number. Bonus applies to new business sales only and is in addition to current in-force bonus programs.

REMEMBER:

- **Black, Gould & Associates, Inc. passes on to you any bonuses or trips that you earn.**
- **Information shown is provided by the carriers and is subject to revision as necessary**

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INDIVIDUAL QUARTERLY BONUS

First Quarter 2012 Bonus program continued into 2nd Quarter 2012

Earn up to \$15,000, above your regular commission, when you enroll individual product applications with effective dates from January 1, 2012 through March 15, 2012 **AND** April 1, 2012 through June 15, 2012. Qualify for the first bonus level—\$750—with just 5 enrolled individual product applications.

First Quarter 2012 Enrolled

Apps 1st Quarter 2012 Payout

5	\$750
10	\$3,000
20	\$4,500
30	\$6,000
40	\$9,000
50	\$15,000

For more information, contact your BGA Individual Account Executive.

HEALTH NET

EXCELCARE—GROUP BONUS

Bring in new group membership with Health Net's ExcelCare with an effective date between 3/1/12 and 7/15/12 and earn cash rewards on top of any standard commission. ExcelCare plans are for groups with 51+ eligible employees.

Bonus payment for new group sales - \$25 per new ExcelCare subscriber.

Program Details

- **Group/membership eligibility:** A group consisting of 51+ eligible employees that is new business to Health Net and is still enrolled with Health Net 90 days after the effective date.
- **Bonus payment is available as follows:**
 - For the broker's first eligible group sold with ExcelCare with an effective date of March 1, 2012, through July 15, 2012, the broker will be paid \$25 for each subscriber in the group who enrolls in ExcelCare.
 - Bonus is only for ExcelCare enrollees in the group, not enrollees into other health options such as PPO, HSA or non-ExcelCare HMO plans.
 - Bonus program ends after 30 new groups with ExcelCare have been sold under the program.
 - Maximum bonus program payout per sold group is \$2,500.
- **Ineligible:** groups in a Professional Employer Organization (PEO).
- **Broker eligibility:**
 - Participating brokers must be in good standing with a current, signed Health Net broker contract and license on file.
 - The broker must be the broker of record at the time of payment which will be 90 days after the effective date. General Agents are excluded from participation; payment for groups submitted via general agent goes to the individual broker who sold the case.
- **Bonus payments will be reported on 1099s and 5500s.**
- Health Net reserves the right to change or terminate the Health Net ExcelCare Network sales bonus program.

Contact your BGA group Account Executive for more information.

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HEALTH NET

MEDICARE SUPPLEMENT—AGENT BONUS

For a limited time, Humana will be offering a **one-time bonus** on all new Medicare Supplement policies that are submitted and issued.

Program Details

- Bonus equal to **\$50 per application**
- Bonus eligible on new applications submitted and issued between October 1, 2011 and February 29, 2012
- Policy must still be active as of March 30, 2012
- One-time bonus payout issued by the April 20, 2012 commission cycle

LEADERS CLUB

Qualify for Leaders Club and experience Puerto Rico. In April, 2012, the beaches of Puerto Rico, will be your home away from home if you are Leaders Club qualified in 2011. The 2012 trip will take place April 15-20, 2012, at the El Conquistador Resort, Puerto Rico. Among the amenities that await Leaders Club members are golf with breathtaking views of the Atlantic Ocean, a luxurious spa, fine dining, and escape to Palomino Island—a 100-acre private, tropical oasis. You will be hosted by, and network with Humana’s top leadership, who will also attend functions and events throughout the week.

Don’t forget your year-round Leaders Club benefits include:

- *Humana’s exclusive Concierge Service with an elite service representative to handle your claims, billing, and enrollment, as well as customer service issues*
- *Free continuing education courses*
- *Preferred new case processing (small business)*
- *Preferred quote processing (51+)*

Contact your BGA group Account Executive for more details.

LINCOLN FINANCIAL GROUP

GROUP BONUS

For Groups of 25+ employees.

- Sell a group with 3 or more lines of new business and qualify for a \$500 bonus (Basic Life and AD&D count as one line).
- Include Accident and/or Critical Illness as one of the 3 lines and receive \$1,000 bonus.

Bonus payouts determined by Lincoln Financial.

Example: Basic Life, Voluntary Life and Dental = \$500 bonus

Basic Life, Voluntary Life, Dental and Accident = \$1,000 bonus

HUMANA

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

