

CARRIER CONTESTS & BONUSES



AMBETTER

SPECIAL ENROLLMENT BONUS PROGRAM

Contracted brokers earn a one-time, per member bonus for eligible members enrolled from February 15, 2021, through August 15, 2021.

	No. of Eligible Members	One-Time Bonus
All States	10-49 members	\$100 per member
	50-199 members	\$125 per member
	200-349 members	\$175 per member
	350+ members	\$200 per member

This SEP allows Ambetter the opportunity to help more of the uninsured and get them the health coverage they need.

On-exchange and off-exchange enrollments are eligible. Ambetter off-exchange plans are available in AZ, FL, GA, IL, IN, MI, NH, NV, OH, PA, and TX. Three member payments are required for a policy to count toward the SEP Bonus Program.

Producer must be licensed, appointed, and contracted with Centene Corporation, including all of its subsidiaries offering Ambetter, to be eligible for this incentive program.

Centene Corporation, including all of its subsidiaries offering Ambetter, has the sole right to modify or discontinue the program or any component thereof at any time without advance notice. All decisions regarding payment of commissions and awards are made by the underlying company and are final.

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**

SMALL GROUP BROKER BONUS PROGRAM

Earn up to \$3,200 per qualified new group, with the new Small Group broker bonus program from Blue Cross Blue Shield of Arizona (BCBSAZ).

A group must have at least four enrolled employees to be eligible.

A group must be enrolled in a BCBSAZ EverydayHealth or a Portfolio ACA compliant plan in the 1-50 group-size market segment, or a BCBSAZ Balanced Funding product.

Group size qualification is determined by the number of employees enrolled on a qualified plan.

If a group terminates their coverage within six months of the effective date, they do not qualify for the bonus program (any bonus payment made will be recouped by BCBSAZ).

Bonuses are for 7/1/2021–1/15/2022 new group effective dates.

Group Size Enrolled	Bonus Per Group Sold	Add Dental Additional Incentive
4-9	\$300	\$75
10-25	\$600	\$100
26-39	\$1,500	\$150
40+	\$3,000	\$200

Bonus payments will be issued in March 2022

BCBSAZ

SPECIAL ENROLLMENT BONUS PROGRAM EXTENDED

Bonus program extended for new Special Enrollment sales through the end of May!¹

Earn an extra \$50 per member on qualifying members. Learn how!

<u>Number of Qualifying Members*</u>	<u>Bonus</u>
Minimum of 10 qualifying members	\$50 per qualifying member

** The number of qualifying members is measured at the individual broker level (sub-broker level in the case of agencies with multiple brokers).*

BCBSAZ

Qualifying Members:

- New ACA² members in all counties with a January 1, 2021, effective date.
- Renewing ACA members with a January 1, 2021, effective date in Maricopa, Pima, Pinal, Coconino, and Cochise counties.
- New ACA members in all counties enrolling during a Special Enrollment Period from January 1, 2021, to May 31, 2021, and with a coverage effective date no later than June 1, 2021.
- Members must maintain continuous coverage in the same contract for the first four months of their coverage and pay all monthly premiums.

The bonus program is only available to brokers who receive commissions for ACA Individual and Family plans, and are in compliance with their Broker Agreement (Individual Products) with BCBSAZ.

Bonuses for sales to qualifying members with January 1, 2021, effective dates will be paid in May 2021. Bonuses for sales to qualifying members with effective dates between January 1, and June 1, 2021, will be paid in August 2021.³

¹ This is an extension of the broker bonus program available during the 2021 Open Enrollment.

² ACA plans include BCBSAZ's QHPs sold on the Marketplace and, when permitted and available for a particular SEP, the same plans sold off the Marketplace.

³ If a member's contract is terminated retroactively, BCBSAZ may recoup the full amount of any bonus payment made in connection with such contract. BCBSAZ may offset such amount in the next commission payment to Broker.

2021 BROKER COMMISSION & BONUS PROGRAM

2021 BROKER COMMISSION PROGRAM

The commissions program outlined below applies only to Bright Health’s Individual and Family plans with effective dates on or after January 1, 2021. Commissions are the same for both on and off-exchange plans and consistent across all metal tiers. [Broker Bonus—All Markets.](#)

2021 Broker Bonus Program	
New Members	Bonus Per Member
25-149	\$20
150-299	\$30
300+	\$50

**BRIGHT
HEALTH**

2021 BROKER BONUS PROGRAM

The bonus program outlined below applies only to Individual and Family Plan NEW members with a current, effectuated plan with an effective date on or before 5/1/2021. This program is intended for Broker participation only and will be paid in June 2021.

States	New health insurance sales Adult and Child	Health insurance renewals Adult and Child
Alabama, Arizona, Colorado, Nebraska, Oklahoma & Tennessee	\$20 PMPM	\$20 PMPM
Florida, Illinois, North Carolina & South Carolina	\$25 PMPM	\$25 PMPM

SEP BROKER BONUS BLITZ

Earn up to \$200 more per member with no enrollment minimum and get paid monthly.

Please check out the [SEP Broker Bonus Blitz program details](#) for all the important information.

2021 SEP Broker Bonus Blitz (Based on total members submitted & effectuated 3/1/21 through 6/1/21)			
Tier	New Members	FL, IL, NC & OK	All Other States
1	1-149	\$125	\$75
2	150+	\$200	\$100

2021 MEMBER REWARDS PROGRAM

Earn up to \$500 in cash rewards with the 2021 Bright Health Rewards program. Take charge of your health, tailored to you, and earn great rewards. For Individual and Family Plan Members age 18+.

Earning your first \$200 is as easy as 1-2-3:

1. Join Bright Health Rewards, Earn **\$25**.
 2. Complete a Health Risk Assessment, Earn **\$75**.
 3. Select your Primary Care Provider, Earn **\$50**.
- Completing the 3 actions above within 90 days of joining Bright Health Plan, Earn **\$50**.

Every eligible member can earn another \$300 throughout 2021!

** For complete Terms and Conditions of the Bright Health Rewards program, please visit <https://brighthouseplan.com/individual-and-family/resource/rewards-terms-conditions-2021>. Program availability subject to regulatory approval in some states. In Arizona, cash rewards cannot be used to pay member premiums. Other restrictions may apply. Must be 18 years or older and paid current on your monthly premiums to be eligible to receive Bright Health Rewards. Eligible members must sign up for Bright Health Rewards and must create a Member Hub account to earn rewards. Member Hub can be accessed at member.brighthouseplan.com. Members who are unable to access Member Hub will be provided a reasonable alternative to accessing the program by calling 855-827-4448. When you sign up for the program (on or after January 1, 2021), each eligible member will receive a reloadable prepaid Visa™ card within 10-15 business days. Participating members will receive email or text notification regarding periodic opportunities to earn more rewards. Additional rewards will be placed on the original card sent to the member.*

2021 BONUS PROGRAM

Cigna Administered by Oscar's 2021 bonus program rewards you for going big this year!

Earn a \$350 bonus for every Cigna Administered by Oscar group with four (4) or more enrolled employees.

Small group policies in their Arizona service areas with effective dates from 7/1/2021 to 12/15/2021 are eligible for this program.

Terms and Conditions:

1. Only licensed and appointed agents who are contracted with Cigna Administered by Oscar are eligible for the bonus.
2. The producer must be the Agent of Record and hold an appointment with Cigna Administered by Oscar on both the effective date of coverage and at the time the bonus is paid.
3. Groups must effectuate and pay at least three months' premium in order to qualify for the \$350 broker bonus program.
4. Bonus payments will be made on the 15th of the month after the three months premium payment requirements have been met.
5. Payments are made directly to the broker of record on the policy. Producers may not combine, transfer, or otherwise aggregate business with other producers for the purposes of bonus program eligibility.
6. General agencies are not eligible for this bonus program.
7. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discontinue the terms of the program at any time without advance notice.
8. This program applies to 2021 Arizona Cigna Administered by Oscar service area enrollments only.
9. There is no cap on the bonus program.

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management Corporation, a third-party administrator. Cigna insurance coverage contains exclusions and limitations. Pharmacy Benefits provided by Express Scripts, Inc. For complete details on product availability and coverage, please refer to your plan documents or member ID card.

**Cigna
Administered
by Oscar**

Q3 SALES INCENTIVE FOR BROKERS

How It Works

1. Recommend DDAZ dental benefits plans to your clients.
2. Implement a **new pooled group dental PPO** plan (2-49 enrolled employees) with an **effective date of July 1–September 30, 2021**.
3. Earn a **one-time \$20 bonus** override per enrolled employee subscriber. This bonus is on top of your regular bonus and any other applicable sales incentive program.

**Delta Dental
of AZ**

The Delta Dental Difference

When you recommend Delta Dental of Arizona, you can rest assured knowing your clients will have a positive experience with a benefits plan that exceeds their employees' expectations.

Your clients will love DDAZ's:

- State-of-the-art systems and technologies
- Best-in-class network discounts
- Fast, accurate claims processing
- Superior value
- Exceptional customer service

You'll love DDAZ's:

- Competitive compensation
- Hassle-free case installation
- Locally-based sales and support
- Benefits and oral health resources

Q3 Sales Bonus Rules:

- *This Q3 Sales Bonus Program does not constitute a contract.*
- *The Q3 Sales Bonus Program applies to new business sold with effective dates between July 1, and September 30, 2021.*
- *Eligibility is limited to dental PPO groups that are new to DDAZ (i.e., not enrolled between April 1 and June 30, 2021) and has 2-49 enrolled employee subscribers.*
- *All participating agents must be licensed and appointed with DDAZ, and have an in-force AOR agreement.*
- *All new business must be submitted using one agent or Tax Identification Number.*
- *DDAZ records will determine the final Q3 Sales Bonus results.*
- *All Q3 Sales Bonuses will be considered income and fully taxable and subject to applicable withholdings.*
- *The Q3 Sales Bonus Program is offered at the sole discretion of DDAZ and can be terminated or modified at any time without notice.*
- *Any payments made under the Q3 Sales Bonus Program are not charged to the customer's experience or pool.*
- *Application of programs and determinations of eligibility and payment amounts, if any, will be made by DDAZ at their sole discretion, with decisions made by DDAZ as final.*
- *Q3 Sales Bonus payments will be included with the regular broker commission statement, which is 60-90 days after each group's effective date.*
- *Participation in the Q3 Sales Bonus Program constitutes your agreement to the above Q3 Sales Bonus Rules.*
- *SHOP plans not applicable.*

ADDITIONAL Q3 SALES INCENTIVE FOR BROKERS

Implementation Credits—It's a 3rd Quarter WIN-WIN for Delta Dental of AZ Brokers & Small Biz

DDAZ has some exciting news for groups written in the 3rd quarter, they are giving implementation credits. Arizona-based groups 2-199 enrolled that are quoted and sold for July, August, and September effective dates are eligible for the credit. Be aware of this outstanding opportunity for your clients. Please see the details below and let your BGA Group Account Executive know if you have any questions.

**Delta Dental
of AZ**

DDAZ's Small Business Brokers & new groups are WINNING in the 3rd Qtr. Of 2021

First WIN: DDAZ just announced that they are offering one-time implementation credits to small & medium-sized groups \$50 per enrolled employee! Here are the details:

- DDAZ will offer newly effective PPO dental groups a one-time implementation credit of \$50 per enrolled employee (size 2-199 EE).
- This program is only for newly effective dental groups with 2021 effective dates of July 1, August 1, and September 1.
- The implementation credit will be **paid by DDAZ directly to the group** within 60 days after the effective date.
- The implementation credit will be paid based on the number of subscribers reported on the first month's invoice.
- **Exclusion: DHMO, Delta Vision, and Association groups are not eligible for this implementation credit program.**

The implementation credit will help business owners defray the costs of their time and efforts when introducing a new benefit to their employees or changing carriers. If your group is 2-49 enrolled employees, this could mean they will receive anywhere from a \$100-\$2,450 implementation credit. If your group is 50-199 enrolled employees, this could mean they will receive anywhere from \$2,500-\$9,950.

Second WIN: DDAZ will also continue to pay small business brokers a one-time bonus of \$20 per EE in the small group segment (2-49 EE) through the 3rd Qtr. That means you will get a bonus of \$40-\$980 for you or your agency. This is just like the 2nd Qtr. Broker bonus.

Third WIN: In addition to all of this, 2-49 enrolled rates are holding through 12/1/21 effective dates, which make DDAZ one of the most competitive dental and vision plans in the Arizona market.

2022 LEADER'S CLUB INCENTIVE TRIP

4 Country Tour On The Danube River

Be charmed by the romance of Old World Europe on this river cruise through Hungary, Slovakia, Austria, & Germany.

Cruise through 4 of Europe's most popular capital cities. You will be awe-inspired at the beautiful panoramic Danube river for 7 unforgettable days.

Try the famous mineral baths in Budapest, hear music like never before in Vienna, and delight your taste buds with the delicious European patisserie and brasserie.

Indulge in the Ama Viola river cruise ship, one of the top-rated ships in Europe. The incredible first-class accommodations are yours for the whole trip.

How To Qualify:

NEW BUSINESS

2 POINTS: Medical (level-funded) or fully insured subscribers

1 POINT: Medical ASO subscribers

1 POINT: MEC subscribers

1 POINT: Dental fully insured subscribers

1/2 POINT: Dental ASO subscribers

1/2 POINT: Vision fully insured

RETENTION BUSINESS

20%: Medical & Medical ASO

20%: Dental

10%: Dental ASO

No retention on vision

MULTI-LINE BUSINESS

50% POINT increase for new Multi-line business

Medical + Dental + Vision

Medical + Dental

Medical + Vision

Dental + Vision

DETAILS

Minimum qualifications:

2 sold groups

1 broker agencies—300 points

2 broker agencies—400 points

3+ broker agencies—550 points

Qualifying Effective Dates:

February 1, 2021—January 1, 2022

IMPORTANT: *Points are subtracted from new sales totals for a loss or reductions of subscribers either through non-renewal or a reduction of group size at renewal.*

Top 3 Broker Awards:

1st: \$3,000 Visa card Pre/Post Trip Extension

2nd: \$2,000 Visa card Pre/Post Trip Extension

3rd: \$1,000 Visa card Pre/Post Trip Extension

IMPORTANT: *Based on agent's specific sales, not by agency. Points can only be split between two producing agents.*

EMI Health

EXCLUSIVE BROKER INCENTIVE PROGRAM

New exclusive broker incentive program for BGA Producers!

Norton LifeLock is offering updated benefits for 2021, including:

- Identity Theft Monitoring
- Personal Device Protection
- Norton Family Parental controls
- Norton Secure VPN

With BGA, they are offering you a Preferred Producer Incentive:

- Broker commissions at a level 15% in perpetuity.
- Additional bonus for each \$25,000 in revenue.
- Due to the substantial discount offered, a significant number of employers are paying for the benefit yielding in excess of 90% participation.

Revenue	Producer Bonus
\$25,000	\$2,500
\$50,000	\$5,000
\$100,000	\$10,000

**Norton
Lifelock**

2021 SEP ARIZONA BROKER BONUS PROGRAM

Oscar’s 2021 bonus program rewards you for going big!

Every new individual and family member you enroll for June 1, 2021, through September 1, 2021, effective date will contribute to a potential one-time bonus on top of your commission.

# of New Members	Bonus Amount (Per New Member)	Total Bonus Amount
10+	\$100	\$1,000+ [Uncapped]

**Oscar
Health**

Terms and Conditions

Eligibility

1. The bonus program applies only to new members who reside in Oscar’s service areas in Arizona.
2. This program applies to Oscar individual and family medical plan members with effective dates of June 1, 2021, through September 1, 2021.
3. Only producers who are licensed, appointed, and contracted with Oscar are eligible for the bonus. Producers must meet all eligibility requirements for the program at both the time of writing business and on the payment dates. This program applies only to the Agent of Record on the policy, not to general agencies that may assist with the enrollment.
4. The program applies to individual producers and cannot be aggregated at the agency level. Multiple individual producers may not aggregate business to earn bonus tiers under any circumstances. Oscar reserves the right to audit applications to ensure that business is not aggregated for the purposes of this program.
5. Accounts transferred for any reason, including agent of record changes, are not eligible for bonus payments.
6. Oscar retains sole discretion to determine a producer’s eligibility for this program. Web Brokers and General Agencies are not eligible for this Bonus Program. If you have questions on your contracting status with Oscar, please reach out to your BGA Individual Account Executive.

Bonus Structure

7. Bonus amounts apply retroactively to all policies. For example, once 10 members are enrolled, the \$100 bonus applies to all policies for a total bonus payment of \$1,000.
8. There is no cap on the bonus program.

Bonus Payout Details

9. Bonus payments will be made to eligible producers by December 2021.
10. Members must make three premium payments, and continue coverage for at least 90 consecutive dates from the effective date, with no lapse in coverage to be included under this program.
11. If a producer assigns commissions to an agency, the bonus payment will be paid to the agency, rather than the individual agent following Oscar’s standard commission payout practices.

Program Terms

12. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts, will be resolved at the sole discretion of Oscar. Oscar may amend or discontinue the terms of the program at any time without advance notice.
13. Oscar reserves the right to recoup payment if any of these terms and conditions are violated.

2021 ARIZONA BROKER BONUS PROGRAM

Every new and renewing individual and family member you enroll for January 1, 2021 effective date will contribute to a potential one-time bonus on top of your commission - that's right, both new and renewing members are eligible for the bonus program. Even better? The bonus is uncapped!

Number of Members	Bonus Amount (per member)	Total Bonus Amount
50-149	\$50	\$2,500
150-249	\$60	\$9,000
250+	\$70	\$17,500 + [uncapped]

**Oscar
Health**

TERMS & CONDITIONS

1. The bonus program applies only to members who reside in the Oscar Health service areas of Arizona.
2. This program applies to Oscar individual and family medical plan members with an effective date of January 1, 2021 (inclusive of Open Enrollment or Special Enrollment Period effectives for this date).
3. Only producers who are licensed, and contracted with Oscar are eligible for the bonus. Producers must meet all eligibility requirements for the program at both the time of writing business, and on the payment dates. This program applies only to the Agent of Record on the policy, not the general agencies that may assist with the enrollment.
4. The program applies to individual producers and cannot be aggregated at the agency level. Multiple individual producers may not aggregate business to earn bonus tiers under any circumstances. Oscar reserves the right to audit applications to ensure that business is not aggregated for the purposes of this program.
5. Accounts transferred for any reason, including Agent of Record changes, are not eligible for bonus payments.
6. Oscar retains sole discretion to determine producer's eligibility for this program. Web brokers and General Agents are not eligible for this bonus program. If you have questions on your contracting status with Oscar, please reach out to your Sales Executive.
7. Bonus amounts apply retroactively to all policies. For example, once 150 members are enrolled, the \$60 bonus applies to all policies for a total bonus payment of \$9,000.
8. There is no cap on the bonus program.
9. Bonus payments will be made to eligible producers by June 2021.
10. Members must make three premium payments and continue coverage for at least 90 consecutive days from the effective date with no lapse in coverage to be included under this program.
11. If a producer assigns commissions to an agency, the bonus payment will be paid to the agency rather than the individual agent following Oscar's standard commission payout practices.
12. Disagreements or disputes regarding this program, or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discontinue the terms of the program at any time without advance notice.
13. Oscar reserves the right to recoup payment if any of these terms and conditions are violated.

PREMIER ACCESS

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BROKER BONUS BONANZA

A New Car! Trips! Cash!

Get rewarded for what you do every day: sell Premier Access dental plans.

For more than 30 years, they've been an important part of your broker toolkit. Now they have some sweet bonus opportunities.

A NEW CAR!

A Tesla lease or cash equivalent*

A TRIP!

Choose from one of 11 fabulous destinations*

CASH!

Everyone who sells a plan is a winner*

How do you qualify?

The Broker Bonus Bonanza runs from April 1, 2021, through January 1, 2022. See the complete bonus information including rewards, qualifications, and rules and regulations in their [Broker Bonus Bonanza brochure](#).

Premier
Access

2021 PRINCIPAL BONUS PROGRAM

Principal offers two types of bonus programs:

- ◆ **Production Bonus.** Rewards you for placing business with Principal. The more you sell, the higher the bonus factor. You can qualify for a production bonus based on new sale credits.
- ◆ **Premium Persistency Bonus.** Rewards you for placing and keeping business with Principal. The more premium you retain, the higher the bonus factor.

Qualifying for the bonus programs

There are more ways to get into Principal's bonus program than just selling their group insurance products. You'll earn:

- One new sale credit for each of these qualifying coverages or services:
 - * Voluntary or non-voluntary dental, STD, LTD, life, or vision*
 - * Employer-sponsored individual disability insurance (IDI)
 - * eBenefits Edge Total Management (Total Management) service sold
 - * Voluntary accident or critical illness
 - * Voluntary Paid Family & Medical Leave (PDML)
 - * Paid Family Leave (PFL) - half credit
 - * Paid Medical Leave (PML) - half credit

Credit qualifications

To count as a credit the eligible benefit or service must meet these requirements:

- Issued to an employer/employee group
- Includes at least five lives as of December 31, 2021
- You are the broker of record and receive at least 50% of the commission as of December 31, 2021
- A bill has been generated to the policyholder
- It did not have a 2021 termination

If a case includes voluntary and non-voluntary coverage (e.g. dental and voluntary dental), you only receive credit for the non-voluntary coverages. The one exception is voluntary term life, which receives a separate credit from group term life.

A new sale credit is not given if an active coverage (dental, STD, LTD, life, or vision) is changed from non-voluntary to voluntary or voluntary to non-voluntary.

* Self-funded dental, STD, and vision are not eligible.

[COMPLETE BONUS INFO](#)

PRINCIPAL PRIVILEGED PARTNER PROGRAM

Principal's Privileged Partner Program is all about acknowledging your value to them, and to your clients, and they want to reward your hard work.

Two levels of recognition:

- **Elite:** 60 new coverages, 85% premium persistency, and \$500,000 in-force premium in the previous calendar year **OR** 40 new coverages, 85% premium persistency, and \$2.5 million in-force premium in the previous calendar year.
- **Platinum:** 30 new coverages, and 85% premium persistency

[COMPLETE PRIVILEGED PARTNER PROGRAM INFO](#)

Principal

2021-2022 BROKER BONUS PROGRAM

As a way to thank you for your constant dedication and hard work, United Concordia Dental wants to reward you with an added bonus program.

From July 2021 through January 2022, both small and large group producers can earn bonus rewards on new sales. All producers are eligible and there are no caps per producer.

To learn more about the program and how you can participate, check out their [Small Group Producer Flyer](#), or their [Large Group Producer Flyer](#).

ALL SAVERS NEW SALES BONUS

For new All Savers Alternate Funding and level-funded medical cases with up to 100 enrolled employees

UnitedHealthcare is offering a bonus to agents in AK, AZ, CO, HI, ID, MT, NV, OR, UT, WA, and WY who sell new All Savers Alternate Funding and level-funded medical groups with up to 100 enrolled employees from July 1, 2021, through December 31, 2021, effective dates. The bonus payable is based on the number of employees enrolled for medical coverage in the eligible group as indicated in this table:

Enrolled employees in eligible All Savers Alternate Funding and level-funded groups	Bonus for the eligible group
Up to 50 enrolled employees	\$1,500
51 to 100 enrolled employees	\$3,000

**United
Healthcare**

Eligible groups are new All Savers Alternate Funding and level-funded medical groups with up to 100 enrolled employees that have effective dates with UnitedHealthcare from July 1, 2021, through December 31, 2021. Please see Program Detail 2 (on following page) for details on eligible group locations.

Only agents located in AK, AZ, CO, HI, ID, MT, NV, OR, UT, WA, and WY are eligible for this program.

Additional Bonus for Specialty Products

Qualifying agents will receive an additional bonus of \$500 if Specialty Product lines of coverage having at least \$10,000 in combined annualized premium are sold with a qualifying medical group. Eligible lines of coverage are group dental, group life, group vision, group short-term disability, group critical illness, group accident, and group hospital indemnity protection coverages in qualifying medical groups sold for effective dates from July 1, 2021, through December 31, 2021. Annualized new Specialty Benefit premium and fees for this bonus are defined as the combined December 2021 premium and fees of the new Specialty Benefits lines of coverage(s) associated with the qualifying medical group, multiplied by 12.

Below are some scenarios:

Eligible group	Enrolled medical employees	Medical bonus
Group A—All Savers Alternate Funding Medical plus Dental Coverage	75	\$3,000
Group B—All Savers Alternate Funding Medical	20	41,500
Group C—All Savers Alternate Funding Medical plus Dental, Life & Vision Coverage	90	43,000

Bonus Program Details on following page...

ALL SAVERS NEW SALES BONUS CONT'D

PROGRAM DETAILS:

1. *Only Agents of Record permanently located in AK, AZ, CO, HI, ID, MT, NV, OR, UT, WA, and WY are eligible for this program.*
2. *Eligible groups are new All Savers Alternate Funding and level-funded medical groups that:*
 - ◆ *Have up to 100 enrolled employees.*
 - ◆ *Are located in AK, AZ, CA, CO, HI, ID, MT, NV, OR, UT, WA, and WY.*
 - ◆ *Have effective dates with UnitedHealthcare from July 1, 2021, through December 31, 2021.*
3. *The additional bonus for Specialty Product lines of coverage requires at least \$10,000 in annualized Specialty Product premium and must be sold with a qualifying medical group. Eligible lines of coverage are group dental, group life, group vision, group short-term disability, group long-term disability, group critical illness, group accident, and group hospital indemnity protection coverages associated with qualifying medical groups with the same effective date as the medical coverage. Annualized new Specialty Benefit premium and fees for this bonus are defined as the combined December 2021 premium and fees of the new Specialty Benefits lines of coverage(s) associated with the qualifying medical group, multiplied by 12. Employer-sponsored and voluntary lines of coverage are included in the calculation if they meet UHC's bonus eligibility requirements. Stand-alone coverages are not eligible for this bonus. Only one \$500 bonus will be paid for any group if more than one Specialty Benefits line of coverage is sold on that group.*
4. *The enrolled employee counts will be derived from the medical plan only and will be based on the number of enrolled medical employees as of the group's effective date. UnitedHealthcare's determination of group and enrolled employee count is final.*
5. *All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.*
6. *For dual or multiple broker arrangements, the bonus will be allocated in the same proportion as the commissions are split on the case.*
7. *General Agents are not eligible for the bonus.*
8. *Cases transferring into the eligible case size segment from another UnitedHealth Group subsidiary, business segment, funding type, product, or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.*
9. *Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. UHC requires written customer acknowledgment and approval before paying bonuses on all non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, FRI, bid specifications, or other written instruction for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.*

**United
Healthcare**

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.

UHONE BONUS

New bonus for UHOne plans. There is NO BASELINE for TriTerm plans, so those will pay out from the first app, and the bonus will increase as sales grow. There’s just a 10-app baseline for HPG/STM combined, with extra ancillary kickers available as well.

You have two ways to earn more in 2Q and maximize your sales with eligible products. But you must register to be eligible. [Register Today!](#)

1st Way

TriTerm Medical

(Nearly 3-year term—longest term length available in the short-term market.)
Earn with your first TriTerm Medical application. Then earn more as you have more business submitted and issued.

TriTerm Medical Plans	1-4 apps	5-9 apps	10-14 apps	15+ apps
Copay, Plan 80, Plan 100	\$100	\$200	\$300	\$350
Value, Hospital & Surgical	\$50	\$100	\$200	\$250

2nd Way

Short Term Medical & Health ProtectorGuard

Submit and have issued **any combination of 10** Short Term Medical and/or Health ProtectorGuard applications and you can earn a **bonus starting with the first app**.

Short Term Medical (minimum 2-month term ¹)	\$100
Short Term Medical (6-11 month term ²)	\$50
Health ProtectorGuard	\$100

Earn more on eligible ancillary plans

When you’ve submitted and have issued any combination of 10 TriTerm Medical plans, Short Term Medical, and Health ProtectorGuard plans, during the incentive period, then you are eligible to earn \$30 for every submitted and issued³:

- Dental
- Critical Illness
- Accident (SafeGuard, ProGuard or ProGap)
- HealthiestYou

Submit eligible product applications between April 16, 2021—July 31, 2021. If issued by September 1, 2021 and meet eligibility requirements, then you’ll earn more for your efforts. You must [register](#) to be eligible to earn.

¹ Term length must be a minimum of 12 months (or 360 days for Short Term Medical Plan “A”s) to be eligible, or 11 months in SC only.

² 6-11 months equates to a minimum of 180 days (in states where available) but less than 360 days.

³ These plans do not have to be written with (i.e. “bundled”) the TriTerm Medical, Short Term Medical or Health ProtectorGuard plans, but minimum eligible application requirement of TriTerm Medical plans, Short Term Medical and Health ProtectorGuard plans must be met to qualify for this additional incentive.

Incentive Program Rules on preceding page...

UHONE BONUS (CONT'D)

INCENTIVE PROGRAM RULES:

1. *To be initially eligible for this incentive, you must be registered for the “2-Way 2Q” incentive.*
2. *Eligible product applications are those submitted online from April 16, 2021, through July 31, 2021, and are for the following eligible products: TriTerm Medical Plans (excluding “Direct” plans), Health ProtectorGuard Plans (excluding “Guard” plans), and all Short Term Medical Plans(> 6 months/180 days; Any consecutive plans (e.g. 2x12) will only have the first term count toward the incentive baseline and eligible applications), Dental plans, Critical Illness plan, Accident SafeGuard plan, Accident ProGuard plan, Accident ProGap plan, and HealthiestYou membership. All other ancillary products and optional benefit riders do not count toward this bonus opportunity.*
3. *Applications that meet the following criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between April 16, 2021 – July 31, 2021, and issued by September 1, 2021; (c) with a “paid to” date past the effective date; and (d) an effective date no later than Oct. 1, 2021 (e) meeting any other stated criteria to be eligible (e.g. baselines).*
4. *Brokers must either submit at least 1 TriTerm Medical application and have it issued during the incentive period and/or submit a minimum 10 Short Term Medical and/or Health ProtectorGuard applications and have them issued within the incentive period before the incentive may be earned on eligible placed TriTerm Medical, Short Term Medical or Health ProtectorGuard business as defined above. To earn the additional incentive for Dental plans, Critical Illness plan, Accident plans and HealthiestYou membership, at least 10 TriTerm Medical, Short Term Medical, and Health ProtectorGuard applications (any combination) must meet the criteria in rule #3.*
5. *All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as “issued.” Coverage must be in force with premium payment current at the time of the incentive payout to be included.*
6. *Incentive will be paid over a series of rolling months and will not exceed five payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The 2Q Incentive monthly payout will begin in September 2021 and run through January 2022. Incentive payout only begins when the required incentive eligibility is met. Any broker registered for this incentive must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout in order to receive earned incentive.*
7. *Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.*
8. *These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.*
9. *Bonuses are paid per broker, based on his or her personal production.*
10. *Qualification is based on production as broker of record.*
11. *Any separate applications of family members for the same product type count as only one application for this contest. (with the exception of TriTerm Medical for the state of MO).*
12. *Bonus is paid as described above.*
13. *Golden Rule Insurance Company reserves the right to make final judgment on contest qualifiers or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the baseline and/or contest bonus.*
14. *Any required disclosures to brokers’ clients are brokers’ sole responsibility.*
15. *Select Key and FMO contracted agencies may not be eligible.*
16. *1099s apply.*

**United
Healthcare
cont'd**

HealthiestYou by Teladoc and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. HealthiestYou is not insurance and is not associated with any other insurance product for which your clients are applying.

Product availability and designs vary by state. Check E-Store for product availability by state. Products are applied for and sold separately. It is the broker's responsibility to be clear with the applicant that products, although at times offered together, are not required to be purchased together to be eligible for coverage of another product.

SMALL BUSINESS 2-50 SPECIALTY BENEFITS BONUS

Groups who bundle at least three lines of **new** ancillary products with a minimum combined annual premium of \$7,500, will get a credit (see chart below) on the group's third or fourth monthly invoice.

New bundled pricing from UnitedHealthcare helps make it easier to deliver, with savings when your clients purchase 3 or more new lines of specialty coverage, including:

- Dental
- Vision
- Supplemental Life
(when coupled with Basic Life)
- Basic Life
- Short-Term Disability
- Long-Term Disability

**United
Healthcare
cont'd**

Here's how it works:

Administrative credits* are awarded based on the annualized premium from eligible specialty benefits lines of coverage

Premium	Credit
\$7,500-\$9,999	\$500
\$10,000-\$19,999	\$750
\$20,000-\$29,999	\$1,000
\$30,000-\$49,999	\$1,500
\$50,000+	\$3,000

Program terms and conditions

1. Program effective dates: July 1, 2020 through July 31, 2021
2. UnitedHealthcare retains sole and complete discretion to revise or terminate the savings program at any time.
3. Business underwritten or administered by Oxford Health Plans and Sierra Health Services, Inc. are currently excluded from the savings program. ACEC and Oxford Benefit Management are currently excluded from this savings program.
4. Not available in New York, Rhode Island, Vermont and Washington.
5. UnitedHealthcare Preventive Plans are not eligible for the savings program administrative credits.
6. Specialty benefit plans and the savings program may not be available in all states or for all group sizes.

* Annualized premium and fees are defined as the [EOP] premium and fees of the eligible groups multiplied by 12. Credit will reflect on the group's third or fourth monthly invoice.

Minimum participation requirements may apply for bundling programs. Packaged Savings program is not available for all group sizes. Benefits and programs may not be available in all states or for all group sizes.

QUARTERLY MEDICAL BONUS FOR GROUPS WITH UP TO 100 EMPLOYEES PROGRAM

UnitedHealthcare will award a bonus to brokers with higher volumes of cases with up to 100 employees. Brokers having the required minimum number of enrolled medical employees in eligible cases on the last day of the calendar quarter and who meet minimum net growth requirements will qualify for a bonus. The bonus is paid as an amount per employee determined by the number of enrolled employees in eligible cases on the last day of the calendar quarter according to the following table:

Bonus Payment Table—Initial Bonus Paid Per Enrolled Employee Per Calendar Quarter.

Enrolled Employees in Eligible Groups with up to 100 Employees	Groups with 1 to 4 Enrolled Employees	Groups with 5 to 50 Enrolled Employees	Groups with 51 or More Enrolled Employees
250-549 enrolled employees	\$1	\$7	\$1
550-799 enrolled employees	\$1	\$8	\$2
800-999 enrolled employees	\$1	\$14	\$3
1,000-1,999 enrolled employees	\$2	\$17	\$5
2,000 or more enrolled employees	\$2	\$22	\$7

Eligible cases are fully insured medical groups and All Savers Alternate Funding groups, with up to 100 eligible employees that are active on the last day of the calendar quarter. Enrolled employee counts used to determine group size and payment amounts are UHC’s actual counts for eligible groups on the last day of the calendar quarter. Some cases require written customer approval before being eligible for bonus programs, and some cases are excluded from all bonus programs by regulations and their policies. Only agents permanently located in the area indicated on page 6 of the UHC Producer Performance Guide are eligible for this bonus.

Net growth: The bonus you receive will be modified by a factor determined by the change in the number of enrolled medical employees eligible for the Quarterly Medical Bonus program from the same calendar quarter in the prior year, according to the table on the preceding page.

Specialty Benefits: The bonus you receive will be modified by a factor that is determined by the ratio that results from dividing the number of enrolled employees in group dental, life, vision, short-term disability, long-term disability, critical illness, hospital indemnity and accident cases with up to 100 eligible employees (including stand-alone cases) at the end of the current calendar quarter by the number of medical enrolled employees in eligible cases at the end of the current calendar quarter according to the following table:

Ratio of Specialty Benefits Enrolled Employees to Medical Enrolled Employees	Net Growth Factor
1.25 or more	1.3
1.0 to 1.249	1.2
0.75 to 0.999	1.0
0.5 to 0.749	0.8
Under 0.5	0.7

Agent of Record (AOR) changes: Cases that are removed from the agency’s block of eligible business due to an AOR change during the bonus period will be removed from the prior year enrollment count (and therefore will not count against the agency in the net change percentage calculation) unless the group cancels at the time of the AOR change. Cases that are acquired by the agency due to an AOR change during the bonus period will be included in both the beginning and ending count for all bonus calculations, regardless of the original effective date of the acquired case.

Bonus info continued on next page...

**United
Healthcare**

QUARTERLY MEDICAL BONUS PROGRAM CONTD

Quarterly Medical Bonus Calculation: You can calculate your Quarterly Medical Bonus by following these steps:

- **Determine Bonus Level and Initial Bonus Amount.**
 - * Find the appropriate row in the Bonus Payment Table on the previous page for the total number of enrolled employees in all eligible groups as of the end of the current quarter.
 - * Multiply the enrolled employee counts by the appropriate rates in the payment table to determine the Initial Bonus Amount.

- **Determine the Net Growth Factor.**
 - * Calculate the Net Change in medical lives from the prior year by dividing the currently enrolled employee count into eligible groups for the current quarter by the enrolled employee count for the same quarter in the prior year.
 - * Find the appropriate Net Growth Factor from the table on the previous page.
 - * If the Net Change in medical lives is high enough to qualify for a bonus, multiply the Initial Bonus Amount by the Net Growth Factor from the table on the previous page.

- **Determine Specialty Bonus Factor and Quarterly Medical Bonus Amount.**
 - * Calculate the ratio of Specialty Benefits employees to medical employees by dividing the Specialty Benefits enrolled employee count by the medical enrolled employee count for the current quarter.
 - * Find the appropriate Specialty Benefits Factor from the table on this page.
 - * Multiply the amount from the last step above (Net Growth Factor) by the Specialty Benefits Factor to determine the Quarterly Medical Bonus payment.

Note: Classification as a group with "up to 100 employees" is determined by UHC considering a number of factors. Please see "Case Size Designations" on page 6 of the Producer Performance Guide for details.

BLACK, GOULD & ASSOCIATES, INC.

Phoenix Office

3800 N. Central Ave.

9th Floor

Phoenix, AZ 85012

Phone: 602-277-2144

Fax: 602-241-9711

Toll Free: 800-407-0376

Tucson Office

4516 E. Camp Lowell.

Tucson, AZ 85712

Phone: 520-290-8822

Fax: 520-296-0899

AZ Toll Free: 800-423-5582

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