

# CARRIER CONTESTS & BONUSES



## AETNA

### AETNA FUNDING ADVANTAGE (AFA) BROKER BONUS

Aetna has a new broker bonus\* for Aetna Funding Advantage (AFA). From 5/1/19 through 9/1/19 effective dates, when you sell groups\*\* using Individual Medical Questionnaires (IMQs), you can earn more and help your clients save. Take a look at how the numbers add up:

<10 subscribers	10+ subscribers
	\$25 bonus per sold sub underwritten without IMQs
	or
\$50 bonus per sold sub	\$100 bonus per sold sub underwritten with IMQs
	+
	\$25 admin fee credit for your client per sold sub underwritten with IMQs

Add up the rewards. Sell an AFA case with IMQs\*

25 total enrolled employees X  
\$100 per enrolled employee  
**\$2,500 total broker reward**  
 +  
 25 total enrolled employees X  
\$25 per enrolled employee  
**\$625 total admin fee credit**

- Applies to new AFA medical sales between 5/1/19 and 9/1/19 effective dates.
- There is no cap on how much you can earn.
- Rewards are paid quarterly

\* Please note this bonus program does not apply in FL, GA, NJ, MI or MA.

\*\*2 to 50 in PA/TX; 2 to 100 in N. IL; 5 to 100 in CO, CT, KY, LA, OH; 10 to 50 in NV; and 26 to 50 in NC.

#### RULES

This material is for informational purposes only. This material does not constitute a contract.

Program applies to self-funded new AFA sales with effective dates between May 1, 2019 and September 1, 2019.

Eligibility is limited to brokers selling new groups. Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement.

All new business cases must be submitted using the same tax identification number.

Payments will be made quarterly. Broker must be the active broker of record at the time of payment. Cases for which the reward will be paid must be active at the time of payment. Case must be sold in situs state to be eligible.

Company records determine broker's eligibility and final results. Awards will be considered income and fully taxable.

Programs may not be available in all geographic regions.

Eligibility for participation in this program is conditioned on the broker's advance written disclosure to customers of the nature of the compensation the broker may be entitled to receive from Aetna. More details concerning disclosure requirements can be found by accessing our standard producer agreement at [aetna.com/insurance-producer.html](http://aetna.com/insurance-producer.html).

Broker of record losses/gains or segment transfers will not count toward your book of business for membership growth reward as long as the group remains active with Aetna. Aetna reports will be the only basis used for the reward program. Aetna reserves the right to change or discontinue this program at any time.

Aetna's Small Group Incentive program is offered at the sole discretion of Aetna and can be terminated or modified by Aetna at any time and without notice. Any subsequent program is at the discretion of Aetna.

Programs outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with Aetna's Producer Compensation Disclosure policy.

Application of programs and determinations of eligibility and payment amounts, if any, will be made by Aetna at our sole discretion. Decisions made by Aetna will be final.

The broker does not need to be compensated under the base compensation program for a case to qualify. For example, the broker may receive a consulting fee, service fee or commission payment. The relationship between the broker and plan sponsor must be documented to Aetna's satisfaction.

If your group qualifies for the administrative fee credit, it will be a one-time administrative fee credit applied to the second AFA bill. If the credit is larger than the group's second month of administrative fees, we will credit the remaining amount to the third bill.

NOTE: The group size threshold at which we require Individual Medical Questionnaires (IMQs) varies by market. Please refer to the AFA Underwriting Guidelines for requirements in your state.

#### 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

## NEW MEMBER BONUS

Earn up to a \$70\* per member bonus for enrolling new Ambetter members in AZ\*

- One-time bonus of \$30 for 50+ new members in AZ, NH, NV
- Stability clients can count on from the #1 issuer on healthcare.gov
- With a powerful new broker portal, Ambetter puts 2019 open enrollment at your fingertips

*\* Per member bonus amount is based on total number of new members and the state the new members reside. A minimum of 100 new members is required to qualify for the bonus in GA & TX. A minimum of 50 new members is required to qualify for the bonus in AZ, NH, NV, PA & NC. Incentive payments earned by a Producer for any of the bonus programs is limited to a maximum amount of \$30,000 per state. The Pre-Thanksgiving Enrollment Bonus is included in this calculation.*

*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.*

*This document provides the highlights of the 2019 New Member Incentive. It is not a contract. Complete and prevailing terms and conditions are set forth in the Ambetter [2019 Producer Incentive Program](#), which is required.*

Ambetter

## MHP WELLBEING SURVEY REWARD

Encourage your clients to take charge of their health and earn rewards. They can earn \$50 in My Health Pays rewards by completing their Wellbeing Survey in the first 90 days of their membership.

Clients can complete their survey by logging into their online member account at [member.ambetterhealth.com](http://member.ambetterhealth.com).

Reward dollars earned can be used to pay for health care costs\* such as monthly premium payments, doctor copays\*\*, deductibles and coinsurance. They can also be used for everyday items at Walmart\*\*\*.

To get more details on the My Health Pays rewards program in your area, contact your BGA Group Account Executive.

\* My Health Pays benefits and rewards vary by state.

\*\* My Health Pays rewards cannot be used for pharmacy copays, except at Walmart.

\*\*\* Rewards may not be used to buy alcohol, tobacco, or firearms products.

**SMALL GROUP CHALLENGE BROKER BONUS**

In addition to offering your clients a Banner|Aetna Funding Advantage benefits solution that aims to reduce costs and provide better coordinated care and an enhanced member experience that makes you look like a hero – you win too!

**Reward details:**

- Travel with Banner|Aetna to one of Newport Beach's most exclusive destinations – The Pelican Hill Resort.
- Dates of trip are Wednesday, May 1 – May 3, 2019.
- Those meeting the additional sales requirement will be eligible to stay an extra night and depart on May 4, 2019.
- While there you can select from one of three excursions including:
  - Catamaran racing across the Pacific Ocean – bring it on!
  - Golf at The Pelican Hill Resort where on the North Course you'll be greeted by panoramic ocean views from every tee box and over 7,000 yards of playing greens.
  - Spa Day at The Pelican Hill Resort which is a 5-star ranked luxury spa offering a multitude of treatments from which you'll choose three.
- Culinary experiences will be planned for each day.
- Those qualifying to stay Friday, May 3rd will get to enjoy the resort and Newport Beach area on your own.
- Banner|Aetna will provide all means of transportation including airfare and ground transportation.

**Challenge Details:**

- Open to all Small Group brokers.
- Sell any number of new business cases that equates to a minimum of 150 Small Group (5-50) Banner|Aetna Funding Advantage members between Oct 1st and Dec 1st effective dates.
- The top 10 brokers win a 2-night out of state trip with Banner|Aetna – includes airfare, five-star lodging, transportation and activities.
- Sell an additional 150 Small Group (5-50) Banner|Aetna Funding Advantage members for a Jan 1st effective date and you get to bring a guest and stay an extra night on Banner|Aetna .

**Program rules and details:**

1. Program applies to self-funded new Banner|Aetna Funding Advantage sales between October 1 and December 31, 2018.
2. Winners will be notified within 60 days of trip departure.
3. Trip is non-transferable.
4. Program has a limit of 10 broker attendees.
5. Trip and accompanying assets is given to the writing agent and 1099ed to their personal social security number.
6. Broker or firm must be the active broker of record (BOR)
7. Production must be submitted under one Tax Identification Number (TIN). Banner|Aetna will not combine production from multiple brokers or TINs.
8. Banner|Aetna reserves the right to change, discontinue or adjust the program at any time.

**Banner/  
Aetna**

**DIRECT SALES BY AN AGENT/AGENCY BONUS**

1. Sell new groups (a minimum of 100 new subscribers in total for the year) and receive a bonus on your year-end book\* or your estimated annual revenue\*\* with no existing book.
2. Retain existing business and receive an additional bonus on your year-end book.\*

Click [HERE](#) to see full bonus brochure, with qualifying level information and rules.

\* "year-end book" is premium and ASO revenue received, excluding ASO claims paid, for DDAZ groups at 1/31/20.

\*\* With no existing book, sales bonus is based upon estimated annual premium or ASO fee revenue (next 12 months), excluding ASO claims.

**SALES THROUGH A GENERAL AGENT/AGENCY BONUS**

1. Sell new groups (a minimum of 100 new subscribers in total for the year) and receive a bonus on your year-end book\* or your estimated annual revenue\*\* with no existing book.
2. Retain existing business and receive an additional bonus on your year-end book.\*

Click [HERE](#) to see full bonus brochure, with qualifying level information and rules.

\* "year-end book" is premium and ASO revenue received, excluding ASO claims paid, for DDAZ groups at 1/31/20.

\*\* With no existing book, sales bonus is based upon estimated annual premium or ASO fee revenue (next 12 months), excluding ASO claims.

**DELTAVISION CROSS-SELL BONUS**

New DeltaVision product sold with a new or existing dental product will be eligible for a cross-sale bonus.

1. Sell a DeltaVision product between 2/1/19 and 1/31/20 to a new or existing Delta Dental of Arizona client; and
2. Sale of the new DeltaVision product must result in a total enrollment of 100 new subscribers, when including all clients sold.

<u>New DeltaVision Subs</u>	<u>Bonus Amount</u>
100 - 499	\$250
500 - 999	\$500
1,000+	\$1,000

Click [HERE](#) to see full bonus brochure, with qualifying level information and rules.

**100+ DENTAL & VISION BONUS**

Earn a bonus when you sell 100+ size Dental & Vision Groups in 2019:

- Agents with eligible fully-insured Humana Dental and/or vision cases with 100-5,000 enrolled subscribers with effective dates January 1 through December 31, 2019.
- Agents will earn a bonus equal to 3% of annualized premium for groups with 100 to 999 enrolled subscribers.
- Agents will earn a bonus equal to 2% of annualized premium for groups with 1,000 to 5,000 enrolled subscribers.
- The bonus will be earned for dental and/or vision fully-insured sales for these case sizes. This includes new dental and/or vision lines sold to existing cases.
- Humana also has a special earning opportunity for January 1, 2019 only. They have a bundling program for 100+ cases and now this bonus program too. Agents can earn both for January 1, 2019 as long as the case meets the provisions of both programs. In this instance, “seeing double” is great!

**Bonus Provisions:**

1. The effective date premium will be annualized to determine bonus amount on sold case size.
2. This bonus will be paid to the Agent of Record within 45 calendar days after the end of the initial effective month of all business.
3. Bonus offerings are subject to current product availability by state.
4. All lines of coverage are subject to availability by case size and underwriting approval.
5. Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.
6. The bonus offering(s) in this document are “Promotional Bonuses” as described in the Appendix to the Producer Partnership Plan (PPP). Please refer to the General Policies for Humana’s Promotional Bonuses in the Appendix to the PPP for more information.

**LAUNCH MY GROUP & CONNECTED PARTNER BONUS**

Quote and enroll through Launch My Group or a Humana tech vendor—get a bonus!

Earn a bonus when you use Humana’s Launch My Group to quote and enroll—OR submit enrollment using one of Humana’s system integrated partners: Benefitter, EaseCentral, or EasyAppsOnline.

**EARN \$250 for the first case you write during the bonus period.**

**What is Launch My Group?**

- With Launch My Group, Humana can prepopulate quoting information, which will then auto-fill employer group apps and upload member eligibility. All you’ll need to do is validate the information—it’s that easy!
- Launch My Group is FREE and can be accessed through Humana’s secure agent portal.

**Bonus Provisions:**

1. To qualify for this bonus, cases must be enrolled electronically using an electronic enrollment vendor, or Humana’s list enrollment in conjunction with online quoting. As new electronic vendors become available, this provision is subject to change during this bonus period.
2. This bonus will be paid to the Agent of Record within 45 days after the end of the initial effective month of all business.
3. The number of subscribers in the dental line of coverage will be used to determine if the minimum case size requirement has been met.
4. Placed Humana group dental coverage plus additional specialty lines of coverage must have the same initial effective date of coverage.
5. Bonus offerings are subject to current product availability by state.
6. All lines of coverage are subject to availability by case size and underwriting approval.
7. Specialty Lines of Coverage are: Group term life (including AD&D), group term supplemental life (including AD&D), group vision (including voluntary vision), group dental (including voluntary dental).
8. Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.
9. The bonus offering(s) in this document are “Promotional Bonuses” as described in the Appendix to the Producer Partnership Plan (PPP). Please refer to the General Policies for Humana’s Promotional Bonuses in the Appendix to the PPP for more information.

**BUNDLING BONUS PROGRAM**

To earn a bonus, place new specialty lines of coverage with the same employer and initial effective dates of coverage between February 1, 2019 and July 31, 2019.

**5-50 size groups (at least 5 enrolled and fewer than 51 eligible employees)**

- Place stand-alone Specialty Lines of coverage, **OR**
- Add Specialty Lines of coverage to new or existing Humana group medical customers to new or existing Humana group medical customers
- Dental + Vision = \$500 bonus
- Dental + Vision + life = \$750 bonus

**51+ eligible size groups**

- Dental + One Specialty Line of coverage = \$1,000 per employer

**Bonus Provisions:**

1. *To qualify for this bonus, cases must be enrolled electronically using an electronic enrollment vendor, or Humana’s list enrollment in conjunction with online quoting. As new electronic vendors become available, this provision is subject to change during this bonus period.*
2. *This bonus will be paid to the Agent of Record within 45 calendar days after the end of the initial effective month of all business.*
3. *The number of subscribers in the dental line of coverage will be used to determine if the minimum case size requirement has been met.*
4. *Placed Humana group dental coverage plus additional specialty lines of coverage must have the same initial effective date of coverage.*
5. *Bonus offerings are subject to current product availability by state.*
6. *All lines of coverage are subject to availability by case size and underwriting approval.*
7. **Specialty Lines of coverage are:** *Workplace voluntary benefits, group term life (including AD&D), group term supplemental life (including AD&D), group disability, group vision (including voluntary vision), group dental (including voluntary dental), and stand-alone Go365.*
8. *Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.*
9. *The bonus offering(s) in this document are “Promotional Bonuses” as described in the Appendix to the Producer Partnership Plan (PPP). Please refer to the General Policies for Humana’s Promotional Bonuses in the Appendix to the PPP for more information.*

**LEVEL FUNDED PREMIUM BONUS PROGRAM**

Sell NEW Humana group coverage with initial effective dates of coverage from February 1 through July 31, 2019 and you can earn:

- \$5,000 for 3-4 cases - Level Funded Premium cases sold\*
- \$10,000 for 5-9 cases- Level Funded Premium cases sold\*
- \$25,000 for 10+ cases - Level Funded Premium cases sold\*

Level Funded Premium is a self-funded solution with an integrated wellness program that offers the predictable costs of a fully-insured plan and the flexibility of a self-funded option.

*\* Bonus amounts are not cumulative. One-time payment based on cases written during bonus period, and will be paid out at the highest level earned.*

**Bonus Provisions:**

1. *To qualify for this bonus, cases must be enrolled electronically using an electronic vendor, or Humana’s list enrollment in conjunction with online quoting. As new electronic vendors become available, this provision is subject to change during this bonus period.*
2. *Bonus offerings are subject to current product availability by state.*
3. *All lines of coverage are subject to availability by case size and underwriting approval.*
4. *Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.*
5. *The bonus offering(s) in this document are “Promotional Bonuses” as described in the Appendix to the Producer Partnership Plan (PPP). Please refer to the General Policies for Humana’s Promotional Bonuses in the Appendix to the PPP for more information.*

## 1ST QUARTER MEDICARE SUPPLEMENT BROKER BONUS

You can make more bucks on your Medicare Supplement and SELECT underwritten business from April 1, 2019 through June 30th, you'll earn a cash bonus when you sell Mutual of Omaha's Medicare Supplement and SELECT products. All it takes is a minimum of five issued apps in a month to be eligible for the bonus that will pay for Plans F, G and N issued in the following states (AL, AZ, CO, FL, GA, ID, IL, IA, KY, LA, MD, MS, NE, NV, NH, NJ, NM, NC, OH, OK, PA, SD, TE, TX, UT, VA, WV, WY).

### **Qualifying Business**

You need a minimum of five Medicare supplement or SELECT policies issued in a month. Your policies that count toward the minimum can be:

1. Those from any state (listed above).
2. All plans Mutual of Omaha offers in any state.
3. Underwritten, Open Enrollment, Guaranteed Issue.

### **Payment**

Whereas the criteria is broad to help you meet the monthly five-policy minimum, the bonus pays:

- For Plans F, G and N ONLY in the states listed above.
- \$150 cash per issued underwritten policy (includes internal and affiliate conversions).
- \$30 per issued policy for Open Enrollment business (excludes internal and affiliate conversions).

### **Please note**

- Excludes all Guaranteed Issue and under age-65 business.
- Internal and affiliate conversions on underwritten business are eligible for payment only when the original writing agent submits the application.
- Policy must be in force at time payment occurs.
- Payment is based on the month in which the policy took effect. See the following schedule:
  - For policies issued between April 1, 2019 and June 30, 2019, payments will occur early in the second month following the policy effective date. Policies must be in force at time of payment.

### **Eligible**

You are eligible to earn a cash payout on Medicare supplement and SELECT business you place as a broker producer (personal production only; individuals or agencies may not qualify based on business placed by down-line producers) for policies underwritten by Mutual of Omaha or its affiliates. Some exclusions apply.

### **Miscellaneous**

1. Mutual of Omaha reserves the right to change, limit or cancel any program, rule or award at any time.
2. You must be contracted and actively representing Mutual of Omaha Insurance Company or its affiliate at the time of the award.
3. You must be in good standing with Mutual of Omaha's Regulatory Affairs at the time of the award.
4. No substitution for, or transfer of the award, will be allowed.
5. The costs of the award will be reported to you as taxable income on IRS Form 1099.
6. Special Agents' cash awards are allocated to their agency.

Mutual of  
Omaha

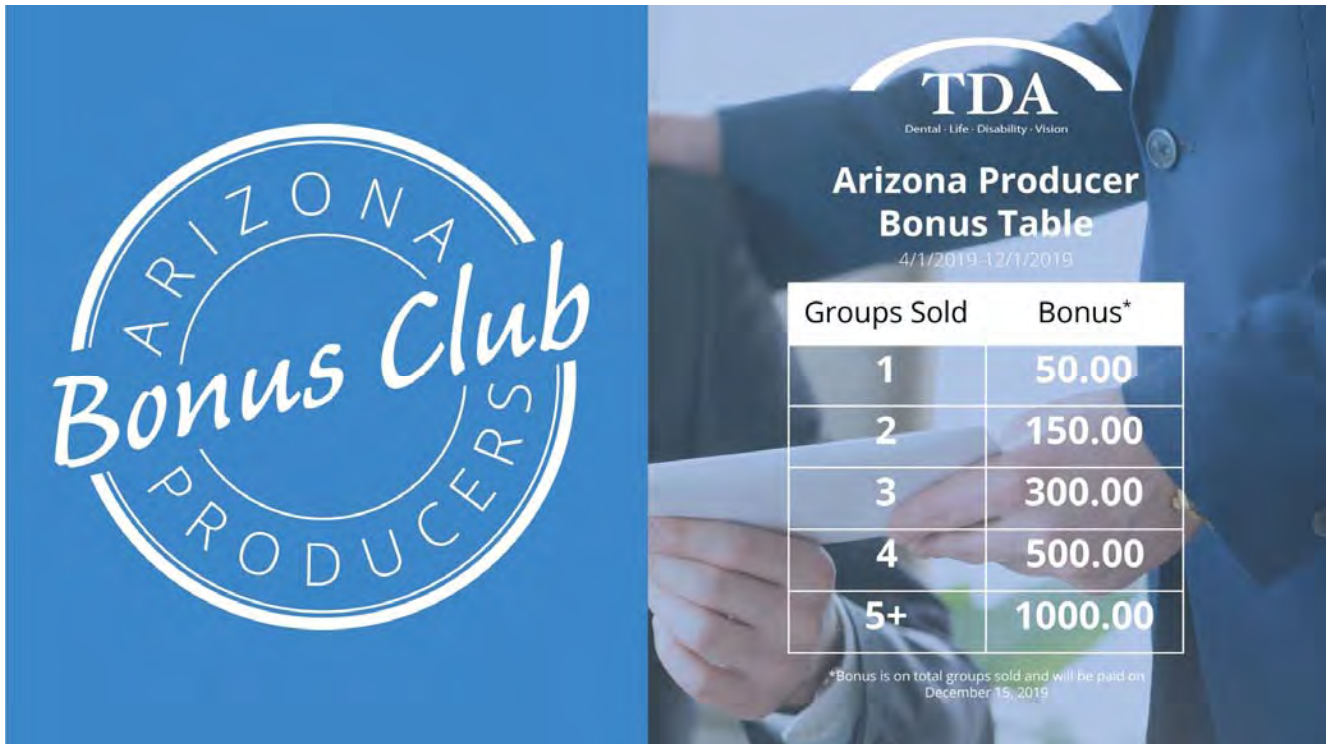
**PRODUCERS BONUS CLUB**

As a loyal TDA producer here is an opportunity to celebrate your association with an extra cash bonus!

The first 5 groups of 5 or more employees enrolled with effective dates between April 1, 2019 and December 1, 2019 qualifies you to earn the extra cash bonus.

Bonus is on total groups sold and will be paid on December 15, 2019.

**TDA**



The graphic features a blue background on the left with a white circular logo that reads "ARIZONA Bonus Club PRODUCERS". On the right, there is a white box with the TDA logo and the text "Arizona Producer Bonus Table 4/1/2019-12/1/2019". Below this is a table with two columns: "Groups Sold" and "Bonus\*".

Groups Sold	Bonus*
1	50.00
2	150.00
3	300.00
4	500.00
5+	1000.00

\*Bonus is on total groups sold and will be paid on December 15, 2019



**ARIZONA & NEW MEXICO NEW SALES BONUS**

UnitedHealthcare is offering a bonus to agents in Arizona and New Mexico who sell new self-funded Key Account medical plans with prescription drug coverage and effective dates from November 1, 2018 through July 1, 2019.

Agents must sell at least two new eligible cases having a combined total of at least 500 enrolled employees during the bonus period in order to be eligible for the bonus. Eligible agents who meet the qualifying requirements will receive a bonus as described in the following table:

Eligible Groups and Combined Total of Enrolled	Bonus
Two or more groups with a total of at least	\$10,000
Three or more groups with a total of at least	\$20,000



Eligible cases are new self-funded Key Account medical groups with effective dates from November 1, 2018 through July 1, 2019 that have UnitedHealthcare Pharmacy or OptumRx® Carve-In drug coverage. The bonus amounts in the table are not cumulative, and only the highest bonus amount in the row where both qualifying criteria are met will be paid.

Only agents permanently located in Arizona and New Mexico are eligible for the bonus. No bonus is payable if agent has less than two eligible groups or a combined total of less than 500 enrolled employees.

**Bonus Example:** An eligible agent sells four eligible medical cases having a combined total of 1,200 enrolled employees with effective dates during the bonus period. All of the groups have UnitedHealthcare Pharmacy or OptumRx Carve-In drug coverage. That makes the agent eligible for a bonus of \$20,000.

## **BLACK, GOULD & ASSOCIATES, INC.**

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

[www.blackgould.com](http://www.blackgould.com)

