

# CARRIER CONTESTS & BONUSES



## AETNA

### AETNA FUNDING ADVANTAGE (AFA) BROKER BONUS

When you sell Aetna Funding Advantage (AFA) to small groups up to 50 eligible employees, your clients get the benefits of self-funding with protection and predictability. You also get rewarded with this special bonus. **This bonus is for new AFA sales and existing Aetna cases being moved to AFA with up to 50 eligible employee sizes, provided AFA plan is administered by Aetna.\***

**From February 1, 2018 through January 1 2019 effective dates - you'll earn \$50 per employee for every AFA small group sold case.** Take a look at how the numbers add up:

**Example: 50 enrolled employees x \$50 per employee = \$2,500 bonus**

- No cap on bonus potential
- Bonus amounts paid quarterly

\*Bonus program not available in Colorado.

Please contact your BGA group Account Executive for AFA underwriting guidelines and AFA group size by state.

#### RULES

- *This material is for informational purposes only and contains a partial, general description of program terms and conditions. This material does not constitute a contract.*
- *Program applies to self-funded new AFA sales and existing Aetna cases being moved to AFA small group eligible employee sizes in select states with effective dates between February 1, 2018 and January 1, 2019, provided, however that the AFA plan is administered by Aetna.*
- *Eligibility is limited to producers selling new groups or moving existing Aetna groups to AFA (cases with small group eligible employees). 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 Agent/Agent Social Security or tax identification number.*
- *One-time per-case payments will be made within 60 to 90 days after the effective date of the sold case. Agency must be the active broker of record at the time of payment. Cases for which the bonus will be paid must be active at the time of payment. Case must be sold in situs state to be eligible.*
- *Company records determine producer's eligibility and final results. Awards will be considered income and fully taxable.*
- *Programs outlined above are subject to modification at any time and will be administered at the sole discretion of Aetna. Programs may not be available in all geographic regions.*
- *Eligibility for participation in this program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More details concerning disclosure requirements can be found by accessing Aetna's standard producer agreement at [www.aetna.com/producers](http://www.aetna.com/producers).*
- *Broker of record losses/gains or segment transfers will not count toward your book of business for membership growth bonus as long as the group remains active with Aetna. Aetna reports will be the only basis used for the contest. Aetna reserves the right to change or discontinue this program at any time.*
- *Aetna's 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 their sole discretion. Decisions made by Aetna will be final.*
- *The producer does not need to be compensated under the base compensation program for a case to qualify. For example, the producer may receive a consulting fee, service fee or commission payment. The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.*

#### 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
- Get an additional \$40 per member if enrollments are received between November 26 and December 9, 2018
- 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

## MIDDLE MARKET BROKER BONUS

Earn up to \$40 per member for each case sold with 51-3,000 employees.

When you sell a Banner|Aetna plan with effective dates through 1/1/19, you are eligible to receive a special bonus in addition to any other Middle Market Broker Bonus programs for which you may be eligible:

1. **\$40 per member when you sell a Banner|Aetna fully insured plan, or**
2. **\$20 per member when you sell a Banner|Aetna self-insured plan**

### Program rules and details:

- Bonus applies to all Banner|Aetna 51 – 3,000 fully insured and self-insured medical plan sales with effective dates between May 1 and December 31, 2018.
- Maximum payout per broker is \$150,000. Bonus payments will be mailed within 60 days of the end of each quarter.
- Broker or firm must be the active broker of record (BOR) and the medical case must be active with Banner|Aetna at the time of the payout.
- Production must be submitted under one Tax Identification Number (TIN). Banner|Aetna will not combine production from multiple brokers or TINs.
- Cases can only have one BOR; no split cases. The program applies only to new business, not BOR takeovers.
- Banner|Aetna reserves the right to change, discontinue or adjust the program at any time.

Banner/  
Aetna

## FUNDING ADVANTAGE BROKER BONUS

Aetna is giving \$50 gift cards for Pima County AFA proposals submitted with 9/1/18–1/1/19 effective dates.

Earn a \$50 American Express gift card.

You are eligible to receive a special bonus on each request for a Banner|Aetna Funding Advantage proposal submitted for 9/1/18 through a 1/1/19 effective dates for plan sponsors headquartered in Pima County, Arizona. You will receive a \$50 American Express gift card for each new 5-50 Banner|Aetna Funding Advantage prospect when you obtain a proposal from Banner|Aetna that is not declined.

### Eligibility rules:

- Plan sponsor is headquartered in Pima County, Arizona.
- Must be a new business Banner|Aetna Funding Advantage potential that has an effective date of 9/1/2018 – 1/1/2019.
- A proposal from Banner|Aetna must be obtained and presented to client.
- Each group must have a minimum of 5 enrolled employees to qualify for incentive.

### Program rules and details:

- American Express gift card is paid to writing agent and associated to their personal Social Security number via a 1099.
- Agents may earn more than one gift card, but only receive one gift card per client case that meets criteria.
- For every five (5) gift cards, one (1) case must be sold. For example, if eight (8) RFP responses are obtained from Banner|Aetna and one (1) case is sold this will result in a max of 5 gift cards. However, if eight (8) RFP responses are obtained from Banner|Aetna and two (2) cases are sold, 8 gift cards will be awarded.
- Gift cards will be distributed in bulk at the end of this incentive program and verification of sold cases. Offer is subject to change without notice.

If you have any questions on either of these bonuses, please contact your BGA Group Account Executive.

**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:**

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

**Banner/  
Aetna**

**SMALL GROUP BROKER BONUS**

BlueCross BlueShield of AZ (BCBSAZ) announces their Small Group Broker Bonus Program. Their way of helping you earn a little extra and grow your business.

To qualify for a bonus payment, groups must have at least five enrolled employees. This bonus program is for “new” groups with June 1, 2018 through December 15, 2018 effective dates.

If you sell BCBSAZ dental plans in conjunction with their medical plans, you will qualify for the dental incentive. And, if you submit the employee application data using the new BCBSAZ Excel template, you will qualify for the Operational Efficiency Bonus.

Group Size Enrolled	Bonus Per Group Sold	Add Dental Additional Incentive	Operational Efficiency Incentive
5-9	\$250	\$50	\$10
10-25	\$500	\$100	\$15
26-50	\$2,000	\$250	\$25

Group size refers to the number of employees enrolled with BCBSAZ.

Bonus payments will be issued in February of 2019. Bonus payments will be rescinded for any groups that do not stay in effect for six months from their effective date.

**NEW MED/LARGE GROUP BONUS**

BlueCross BlueShield of AZ (BCBSAZ) announces their Mid/Large Group Broker Bonus Program. Their way of helping you earn a little extra and grow your business.

This bonus program is for “new” groups with October 1, 2018 through December 15, 2018 effective dates.

If you sell BCBSAZ dental plans in conjunction with their medical plans, you will qualify for the dental incentive.

Group Size Enrolled	Bonus Per Group Sold	Add Dental Additional Incentive
51-99	\$2,500	\$750
100+	\$5,000	\$1,250

Plus, you’ll receive an additional \$5,000 bonus when you sell three total groups in Q4.

Group size refers to the number of employees enrolled with BCBSAZ.

Bonus payments will be issued in February of 2019. Bonus payments will be rescinded for any groups that do not stay in effect for six months from their effective date.

**NEW MEDICARE SUPPLEMENT BROKER BONUS**

BCBSAZ is excited to offer a new broker bonus program for sales of their Medicare Supplement Plans. The Medicare Supplement bonus Program begins November 1, 2018 and ends January 31, 2019, for new contracts with November 1, 2018, December 1, 2018, and January 1, 2019, effective dates.

Brokers must sell three (3) Medicare Supplement plans to qualify. Members must be new to BCBSAZ. They will track the bonus at the agent level. Below is the payout schedule:

# of Contracts Sold	Payout per App
0-2	\$0
3-5	\$50
6-9	\$75
10-25	\$100
26+	\$150

**SMALL GROUP BROKER BONUS**

BlueCross BlueShield of AZ (BCBSAZ) announces their Small Group Broker Bonus Program. Their way of helping you earn a little extra and grow your business.

To qualify for a bonus payment, groups must have at least five enrolled employees. This bonus program is for “new” groups with June 1, 2018 through December 15, 2018 effective dates.

If you sell BCBSAZ dental plans in conjunction with their medical plans, you will qualify for the dental incentive. And, if you submit the employee application data using the new BCBSAZ Excel template, you will qualify for the Operational Efficiency Bonus.

Group Size Enrolled	Bonus Per Group Sold	Add Dental Additional Incentive	Operational Efficiency Incentive
5-9	\$250	\$50	\$10
10-25	\$500	\$100	\$15
26-50	\$2,000	\$250	\$25

Group size refers to the number of employees enrolled with BCBSAZ.

Bonus payments will be issued in February of 2019. Bonus payments will be rescinded for any groups that do not stay in effect for six months from their effective date.

**NEW MED/LARGE GROUP BONUS**

BlueCross BlueShield of AZ (BCBSAZ) announces their Mid/Large Group Broker Bonus Program. Their way of helping you earn a little extra and grow your business.

This bonus program is for “new” groups with October 1, 2018 through December 15, 2018 effective dates.

If you sell BCBSAZ dental plans in conjunction with their medical plans, you will qualify for the dental incentive.

Group Size Enrolled	Bonus Per Group Sold	Add Dental Additional Incentive
51-99	\$2,500	\$750
100+	\$5,000	\$1,250

Plus, you'll receive an additional \$5,000 bonus when you sell three total groups in Q4.

Group size refers to the number of employees enrolled with BCBSAZ.

Bonus payments will be issued in February of 2019. Bonus payments will be rescinded for any groups that do not stay in effect for six months from their effective date.

**LAUNCH INCENTIVES (FULLY INSURED GROUPS)**

Applies to new sales of specialty plans with effective dates between July 1, 2018 and January 1, 2019. New sales include the conversion of CSA\* contracts to BlueCross BlueShield of Arizona (BCBSAZ).

Incentives will be paid the month following the effective date for dental plans and quarterly for life and disability plans.

Incentive per Group			
Group Size	New Dental Sales	New Life & Disability Sales	New Dental, Life & Disability Sales
2-9	\$150	\$50	\$200
10-50	\$250	\$150	\$400
51-100	\$350	\$250	\$600
101-299	\$600	\$400	\$1,000
300-500	\$750	\$500	\$1,250
501-1,000	\$1,000	\$600	\$1,600
1,001-2,000	\$1,250	\$750	\$2,000
2,001+	\$2,000	\$1,000	\$3,000

**LAUNCH INCENTIVES (SELF-FUNDED GROUPS)**

Offered for new sales of specialty plans with effective dates between July 1, 2018, and January 1, 2019.

Brokers who cannot accept an incentive can choose to offer one month of free dental administrative services to the group.

Incentive per Group	
Group Size	New Dental Sales
51-100	\$250
101-299	\$350
300-499	\$050
500-999	\$750
1,000-2,000	\$1,000
2,001+	\$1,500

\* CSA General Insurance Agency (CSA) is a separate company and is solely responsible for the products it provides. Group size refers to the number of employees enrolled with BCBSAZ.

## BIG BLITZ BROKER BONUS

For groups with a January 1, 2019 effective date. Earn extra rewards on all new pooled group PPO dental sales with a January 1, 2019 effective date. It's a blitz to the end of the year with a big payout in 2019.

### How it works:

1. Recommend their dental benefits plans to your clients.
2. Implement a new pooled group dental PPO plan (2-199 enrolled employees) with an effective date of January 1, 2019.
3. Earn a one-time bonus per enrolled employee subscriber:

# of Enrolled Employees	Bonus Payout
2-9	\$20 per enrolled employee
10-24	\$50 per enrolled employee
25-49	\$50 per enrolled employee
50-199	\$20 per enrolled employee

### Combine Bonuses to Maximize Your Income:

This bonus is on top of your regular commission and 2018 Delta Dental Producer Rewards program.\*

### Big Blitz Broker Bonus Rules:

- This Big Blitz Broker Bonus does not constitute a contract.
- The Big Blitz Broker Bonus applies to new business sold with the effective date of January 1, 2019.
- Eligibility is limited to dental PPO groups that are new to DDAZ and have 2-199 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 final Big Blitz Broker Bonus results.
- All Big Blitz Broker Bonuses will be considered income and fully taxable and subject to applicable withholdings.
- The Big Blitz Broker Bonus is offered at the sole discretion of DDAZ and can be terminated or modified at any time without notice at the discretion of DDAZ.
- Any payments made under the Big Blitz Broker Bonus 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.
- Big Blitz Broker 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 Big Blitz Broker Bonus constitutes your agreement to the above Big Blitz Broker Bonus Rules.
- SHOP plans not applicable.

\* The 2018 Delta Dental Producer Rewards Program is a one-time payment for new sales or retention. The program runs from 2/1/18 through 1/31/19 and applies to business administered by and placed with Delta Dental of Arizona. See program documentation for complete terms and conditions.



## ONE-TIME IMPLEMENTATION CREDIT

### IMPLEMENTATION CREDIT FOR 12/1/2018 SMALL GROUPS

Delta Dental of Arizona is offering a one-time financial credit to qualifying small business groups to offset the cost of implementing a new dental policy.

#### To qualify for the implementation credit, the group must:

- Be a new dental PPO group with 10-49 enrolled employees
- Have a 12/1/2018 effective date

#### The implementation credit will be calculated:

- Using the enrolled employee subscribers as stated on the group's first monthly invoice
- Each enrolled employee subscriber will carry an implementation credit value of \$20
- The maximum implementation credit is \$980.

#### Example calculation:

- 32 enrolled employee subscribers on first month's bill
- \$20 credit per enrolled employee subscriber
- $32 \times \$20 = \$640$  implementation credit

Eligibility and payment amounts, if any, will be made by Delta Dental of Arizona at its sole discretion, with decisions made by Delta Dental of Arizona as final. Implementation credit payments will be issued to qualifying groups 60-90 days after each group's effective date. This implementation credit is offered at the sole discretion of Delta Dental of Arizona and can be terminated or modified at any time without notice at the discretion of Delta Dental of Arizona.

## SMALL BUSINESS KICKER BONUS

Limited-Time Incentive: How it works:

1. Recommend DDAZ small business dental benefits plans to eligible clients.
2. Implement a new book-rated small business dental plan of 10-24 enrolled employees with an effective date of 8/1/18 to 12/1/18.
3. Earn a \$30 one-time commission kicker per enrolled employee subscriber. The maximum payout per eligible small business group is \$720.

Plus, you'll still earn the \$10 one-time bonus override per enrolled employee subscriber available through the Fall Sales Bonus Program. If you need help on a quote or getting a group set up with Delta Dental, don't hesitate to reach out to your BGA Group Account Executive.

#### **Small Business Kicker Rules:**

- *This Small Business Kicker does not constitute a contract.*
- *The Small Business Kicker applies to new business sold with effective dates between August 1, 2018 and December 1, 2018.*
- *Eligibility is limited to new, book-rated dental groups to Delta Dental of AZ (DDAZ) with 10-24 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 final Small Business Kicker results.*
- *All Small Business Kickers will be considered income and fully taxable and subject to applicable withholdings.*
- *The Small Business Kicker is offered at the sole discretion of DDAZ and can be terminated or modified at any time without notice.*
- *Any payments made under the Small Business Kicker 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.*
- *Small Business Kicker payments will be included with the regular broker commission statement, which is 60-90 days after each group's effective date.*
- *Participation in the Small Business Kicker constitutes your agreement to the above Small Business Kicker Conditions and Rules.*
- *SHOP plans not applicable.*

**Delta Dental  
of AZ**

## FALL SALES BONUS

Due to the success of Delta Dental Summer Sales Bonus Program, **they're offering their valued brokers another opportunity to increase their earnings** with the launch of the Fall Sales Bonus Program!

### How It Works

1. Recommend DDAZ dental benefits plans to your clients.
2. Implement a new pooled group dental PPO plan (10-199 enrolled employees) with an effective date of August 1, 2018 to December 1, 2018.
3. Earn a \$10 one-time bonus override per enrolled employee subscriber.

### The Delta Dental Difference®

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

#### Your clients will love the:

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

#### You'll love the:

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

### Don't Forget

**You'll still receive a bonus for qualified new group dental plans with an effective date through July 1, 2018 under the Summer Sales Bonus Program. If you need help on a quote or getting a group set up with Delta Dental, don't hesitate to reach out to your BGA Group Account Executive.**

### Fall Sales Bonus Rules:

This Fall Sales Bonus Program does not constitute a contract. The Sales Bonus Program applies to new business sold with effective dates between August 1, 2018 and December 1, 2018. Eligibility is limited to new dental groups to Delta Dental of Arizona (DDAZ) with 10-199 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 final Fall Sales Bonus results. All Fall Sales Bonuses will be considered income and fully taxable and subject to applicable withholdings. The Fall Sales Bonus Program is offered at the sole discretion of DDAZ and can be terminated or modified at any time without notice, with any subsequent Sales Bonus Program at the discretion of DDAZ. Any payments made under the Fall 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. Fall 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 Fall Sales Bonus Program constitutes your agreement to the above Fall Sales Bonus Rules. SHOP plans not applicable.

Delta Dental  
of AZ

**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 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.*

Humana

**BUNDLING BONUS PROGRAM**

To earn a bonus, place new specialty lines of coverage with the same employer and initial effective dates of coverage between August 1, 2018 and January 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 (including stand-alone Go365)\* = \$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.*
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. *Bonus offerings are subject to current product availability by state.*
5. *All lines of coverage are subject to availability by case size and underwriting approval.*

**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.

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.

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.

**HEALTH NET BONUS**

To earn a bonus, move current Health Net groups to a Humana medical plan plus one additional Humana specialty line of coverage with effective dates June 1 through September 30, 2018:

- Earn \$500 per 2-9 enrolled case
- Earn \$1,000 per 10+ enrolled case

**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.*
2. *Only Agents of Record with a primary business address in Humana’s agency management system and sold cases in Arizona are eligible for this bonus.*
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.*

**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).

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.

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 August 1 through January 31, 2019 and you can earn:

- \$25 per Level Funded Premium subscriber
- \$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.
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.

*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.*

*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.*

*Coverage must be placed with the same group the Humana sales executive presented coverage options.*

*Private Exchange sale must include group medical.*



## WELCOME BONUS PROGRAM

Earn a bonus when you sell your first case in over 12 months:

- Earn \$500 for a specialty\* case
- Earn \$1,000 for a medical case

*\* Specialty case must include dental as a line of coverage.*

Eligible cases: Two enrolled and 50 eligible subscribers and effective dates August 1, 2018 through January 31, 2019.

*Only one "Welcome bonus" per Agency of Record will be paid during the bonus period. Bonus will be paid based on the first case received. Specialty case must include dental as a line of coverage. 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. 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. Bonus offerings are subject to current product availability by state. All lines of coverage are subject to availability by case size and underwriting approval. 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) and stand-alone Go365. 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. 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.*

## MED SUPP BROKER BONUS PROGRAM

**Limited Time Opportunity.** You will receive a cash bonus when you sell Mutual of Omaha's Medicare supplement and SELECT products in the following states from October 1, 2018–December 31, 2018: AL, AZ, CO, FL, GA, ID, IL, IN, IA, KY, LA, MD, MS, NE, NV, NH, NJ, NM, NC, OH, OK, PA, SC, SD, TN, TX, UT, VA, WV, WI.

### 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:

- Those from any state.
- All plans Mutual of Omaha offers in any state.
- 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 in the states listed above and policy WM28 in Wisconsin.
- \$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 October 1, 2018 and December 31, 2018, payments will occur early in the second month following the policy effective date. Policies must be in force at time of payment. (For example, a policy is issued October 2, 2018 with a February 1, 2019 effective date. The bonus will be paid in April 2019 as long as the policy is in force.)

### Eligibility

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

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

Mutual of  
Omaha

**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 Employees in the Eligible Cases	Bonus
Two or more groups with a total of at least 500 enrolled employees	\$10,000
Three or more groups with a total of at least 1,000 enrolled employees	\$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.



**AZ BROKER BONUS FOR NEW SPECIALTY SALES (51-100)**

For medical groups that enroll in two or more Specialty Benefits lines of coverage with between 51 to 100 eligible employees.

UnitedHealthcare is offering a bonus to agents permanently located in Arizona who sell a minimum of two new Specialty Benefits lines of coverage to new or existing medical groups with effective dates from July 1, 2018 through December 31, 2018.

Eligible lines of coverage are new employer-sponsored or voluntary, fully insured dental, vision, basic life, supplemental life, short-term disability, long-term disability, critical illness, accident and hospital indemnity coverages sold to groups with 51 to 100 eligible employees that have effective dates from July 1, 2018 through December 31, 2018. The Specialty Benefits lines of coverage must be sold to a new or existing medical group.

Agents who meet the qualifying criteria of two new lines of coverage will receive a bonus according to the following table:

Minimum New Lines of Coverage per Group	Bonus Amount
2 lines of coverage	\$250
3 or 4 lines of coverage	\$500
5+ lines of coverage	\$1,000

The bonus paid is the amount indicated in the row in the table where the number of eligible lines of coverage are met.

The bonus amounts in the bonus payment table are not cumulative. Only the highest amount indicated in the row in the table where each of the total number of eligible lines of coverage are met will be paid to the agent or agency that qualifies for the bonus.

**Program Details:**

1. Only Agents of Record permanently located in Arizona are eligible for this program.
2. Eligible lines of coverage are new groups with 51 to 100 eligible employees that have effective dates from 7-1-18 through 12-31-18. Eligible Specialty Benefits lines of coverage are employer-sponsored or voluntary, fully insured dental, vision, basic life, supplemental life, short-term disability, long-term disability, critical illness, accident and hospital indemnity groups. The eligible lines of coverage must be sold with medical coverage. Self-funded groups and standalone Specialty coverage are not eligible for this bonus program.
3. Agents must sell at least two eligible lines of coverage to a new or existing medical group to qualify for the bonus. The lines of coverage count will be derived from the specified group as of December 31, 2018. UnitedHealthcare's determination of line of coverage is final.
4. All sold business must be active and the selling agent must remain the Agent of Record on December 31, 2018 to be included in the bonus calculations.
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 lines of coverage and calculation of the bonus is available.
6. For dual or multiple broker arrangements, line of coverage credit for determining eligibility for the bonus will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
7. General Agents are not eligible for the bonus.
8. Groups transferring from a UnitedHealth Group subsidiary, business segment or case size segment will not be considered 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. Non-commissionable governmental entity groups are not eligible for any bonus program. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specification or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

**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.**

**UHC**



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