

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, 2019 through April 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

* 2 to 50 in GA/PA/TX, 2 to 100 in N.IL, 5 to 100 in CO/CT/MA/OH, 10 to 50 in NV, and 26 to 50 in NC.

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

RULES

1. *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.*
2. *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, 2019 and April 1, 2019, provided, however that the AFA plan is administered by Aetna.*
3. *Eligibility is limited to producers selling new groups or moving existing Aetna groups to AFA (cases with 5 to 50 eligible employees). Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement.*
4. *All new business cases must be submitted using the same Agent/Agent Social Security or tax identification number.*
5. *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.*
6. *Company records determine producer's eligibility and final results. Awards will be considered income and fully taxable.*
7. *Programs may not be available in all geographic regions.*
8. *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/insurance-producer.html.*
9. *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.*
10. *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.*
11. *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.*
12. *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.*
13. *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
- 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

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**

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:

1. *This Big Blitz Broker Bonus does not constitute a contract.*
2. *The Big Blitz Broker Bonus applies to new business sold with the effective date of January 1, 2019.*
3. *Eligibility is limited to dental PPO groups that are new to DDAZ and have 2-199 enrolled employee subscribers.*
4. *All participating agents must be licensed and appointed with DDAZ and have an in-force AOR agreement.*
5. *All new business must be submitted using one agent or Tax Identification Number.*
6. *DDAZ records will determine final Big Blitz Broker Bonus results.*
7. *All Big Blitz Broker Bonuses will be considered income and fully taxable and subject to applicable withholdings.*
8. *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.*
9. *Any payments made under the Big Blitz Broker Bonus are not charged to the customer's experience or pool.*
10. *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.*
11. *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.*
12. *Participation in the Big Blitz Broker Bonus constitutes your agreement to the above Big Blitz Broker Bonus Rules.*
13. *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.

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.*

Humana

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.*

Humana

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.*

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.

1ST QUARTER MEDICARE SUPPLEMENT BROKER BONUS

You can make more bucks on your Medicare Supplement and SELECT underwritten business through the 1st Quarter 2019 Medicare Supplement Broker Bonus Program. For policies issued between January 1, 2019 and March 31, 2019, payments will occur early in the second month following the policy effective date. Policies must be in force at time of payment.

Qualifying Business

1. You need a minimum of five Medicare supplement or SELECT policies issued in a month. Your policies that count toward the minimum can be:
2. Those from any state (AL, AZ, CO, FL, GA, ID, IL, IN, IA, KY, LA, MD, MS, NE, NV, NH, NJ, NM, NC, OH, OK, PA, SC, SD, TE, TX, UT, VA, WV).
3. All plans Mutual of Omaha offers in any state.
4. 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.
 - Certain exclusion apply.
 - Eligible for 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.
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

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.



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

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

www.blackgould.com

