



Q4 Growth Incentive

November 1, 2019 - January 31, 2020

YOU MUST REGISTER FOR THIS BONUS!!!!

To register, visit us online at <http://www.stephens-matthews.com/uhc.html>

Make this your biggest Q4 yet! Now is the time to build growth and gain momentum going into 2020. Present your clients with a variety of plan options, including ancillary plans to help them round-out their health coverage.

Bulk up your bonus with this incentive when you meet your baseline of **20 TriTerm Medical, Short Term Medical and/or Health ProtectorGuard eligible applications** submitted between the contest dates and issued (See contest rules for additional details on eligible and issued plans).

Bonus Per Issued Product	Eligible Product (min. 90 day persistency required)
\$250	TriTerm Medical
\$100	Short Term Medical (12-month duration*)
\$100	Health ProtectorGuard
\$50	Short Term Medical (6- to 11-month duration**)

\$25	Dental
\$25	Accident ProSeries/Accident SafeGuard
\$25	Critical Illness
\$25	HealthiestYou by Teladoc®

Build your bonus your way!

Earn a bonus for TriTerm Medical, Short Term Medical, or Health ProtectorGuard. Increase your bonus with a bundle combination. **Examples of Bonus Opportunities depending on the coverage your clients need:**

Needing nearly 3 years of coverage? Recommend this:

**TriTerm Medical Copay Select Max
+ Dental + Accident ProGap**

**= \$300 x 20 Bundles Per Month
= \$6,000 x 3-Month Incentive Period**

= \$18,000 Total Bonus

Wanting 6- to 11-months of coverage? Recommend this:

**Short Term Medical Plus Elite
+ Critical Illness + HealthiestYou**

**= \$100 x 20 Bundles Per Month
= \$2,000 x 3-Month Incentive Period**

= \$6,000 Total Bonus

Wanting straight-froward Fixed Indemnity Insurance benefits? Offer this:

**Health ProtectorGuard
+ Accident SafeGuard + HealthiestYou**

**= \$150 x 20 Bundles Per Month
= \$3,000 x 3-Month Incentive Period**

= \$9,000 Total Bonus



Stephens-Matthews
Marketing, Inc.

For more information and registration visit us online at <http://www.stephens-matthews.com/uhc.html>
or contact Kerri at Stephens-Matthews Marketing

1-800-544-8250 ext. 120 or email kerri@stephens-matthews.com

Check E-Store for product availability by state.

*12 months equates to a duration of at least 360 days (in states where available). In SC, maximum duration of 337 days (11 months) will count as 12 month duration for the purpose of the incentive.

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

CONTEST RULES:

1. To be initially eligible for this incentive, you must be registered for the "Q4 Growth" incentive. Registration prior to Dec. 1, 2019 will have all online applications received Nov. 1, 2019, and after, count toward the incentive. On Dec. 1, 2019, and after, only online applications received on or after date of registration will be applied toward the incentive.
2. Eligible product applications are those submitted online from November 1, 2019, through January 31 2020 and are for one of the following eligible products: TriTerm Medical Plans, Health ProtectorGuard plans, Golden Rule Insurance Company Short Term Medical plans, Accident plans (Pro series and SafeGuard plans), Critical Illness plans, UnitedHealthOne Dental plans, and HealthiestYou by Teladoc®. All other ancillary products, and optional benefit riders do not count toward this bonus opportunity.
3. Registered brokers must meet a minimum 20 select product applications baseline before the incentive may be earned on all eligible placed business submitted during the contest period. Applications that meet the following criteria will apply toward the baseline:
 - TriTerm Medical, Short Term Medical and/or Health ProtectorGuard applications only (any combination of these products),
 - Submitted between Nov. 1, 2019 – Jan. 31, 2020, and issued by February 15, 2020,
 - With a "paid to" date past the effective date, and
 - An effective date no later than April 1, 2020.
4. Once the baseline is met, all eligible plans must be in force (active, paid coverage) for a minimum of three months (90 days) after the effective date to count as "placed." In the case of Short Term Medical consecutive plans (e.g. 2x6 plan) only the first plan will count toward the incentive, provided it meets all other eligibility requirements. If coverage is terminated for any reason prior to three months, the plan no longer becomes eligible for incentive payment.
5. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
6. These bonuses will be subject to a managing broker commission split, if applicable.
7. Bonuses are paid per broker, based on his or her personal production.

8. Incentive will be paid over a series of rolling months and will not exceed five payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Q4 Growth Incentive payout will begin monthly in March 2020 through July 2020, with the intent to pay no later than the second commission pay period of each month. Each month will account for eligible business through the third week of the prior month.
9. Qualification is based on production as broker of record.
10. Applications cannot be split between brokers.
11. Any separate applications of family members for the same product type count as only one application for this contest.
12. Broker must have an active contract with Golden Rule Insurance Company and be in good standing at the time of contest payout in order to receive earned incentive payment.
13. Bonus is paid as described above.
14. Golden Rule Insurance Company reserves the right to make final judgment on contest qualifiers or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward contest bonus.
15. Any required disclosures to brokers' clients are brokers' sole responsibility.
16. The contest is intended for the original recipient of this email only. NPN: %%NPN%%.
17. Select Key and FMO contracted agencies may not be eligible.
18. 1099s apply.