

Twice as Nice

Nov. 1 – Dec. 26, 2021 | Nov. 1, 2021 – Jan. 31, 2022

One registration - Two incentive opportunities

It's simple - two incentives means you have more ways to earn!

You can earn more for TriTerm Medical and Short Term Medical, and also earn more on Health ProtectorGuard and select Ancillary products. Cross-sell or offer separately to meet client's needs - no matter how you do it, you could earn more for your efforts!

Incentive Opportunity #1

"Core Medical" Products: TriTerm Medical (TTM) & Short Term Medical (STM) products

- Submit eligible product applications between **Nov. 1, 2021 – Dec. 26, 2021**
- Must be issued by no later than **Dec. 26, 2021**
- Must have a minimum of 10 "Core Medical" eligible apps issued (any combination) and meet eligibility requirements to earn starting with the first.

Incentive #1: Submit and have issued any combination of 10 "Core Medical" (TTM or STM) applications and you could earn a bonus starting with the first app.

TriTerm Medical: Copay Select Max, Plan 80 Max, Plan 100 Max	\$350
TriTerm Medical: Value or Hospital & Surgical	\$250
Short Term Medical (min. 12-month term ¹)	\$100
Short Term Medical (6-11 mo. ²)	\$50

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

²6-11 months equates to a minimum of 180 days (in states where available) but less than 360 days.

Incentive Opportunity #2

Health ProtectorGuard (HPG) & select Ancillary products

- Submit eligible product applications between **Nov. 1, 2021 – Jan. 31, 2022**
- Must be issued by no later than **Feb. 15, 2022**
- Must have a minimum of 10 eligible apps issued (any combination of the list below) and meet eligibility requirements to earn starting with the first.

Incentive #2: Submit and have issued any combination of 10 HPG or select Ancillary applications and you could earn a bonus starting with the first app.

Health ProtectorGuard	\$100
Accident ProGuard, ProGap or SafeGuard	\$30
Critical Illness	\$30
Dental	\$30
HealthiestYou (telehealth services)	\$30
New Benefits (telehealth and other non-insurance services & discounts)	\$30

HealthiestYou by Teladoc, New Benefits and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. HealthiestYou and New Benefits are not insurance products.

YOU MUST REGISTER TO EARN THIS BONUS

Register Now at <https://www.uhone.com/4qtrbonus/>

For more information and new agent contracting, contact Tessa at Stephens-Matthews Marketing

800-544-8250 or email tessa@stephens-matthews.com

Product availability and designs vary by state. Check E-Store for product availability by state.

Products are applied for and sold separately. It is the broker's responsibility to be clear with the applicant that products, although at times offered together, are not required to be purchased together to be eligible for coverage of another product.

INCENTIVE PROGRAM RULES:

1. To be initially eligible for these incentives, you must be registered for the "Twice as Nice" incentive.
2. There are two incentive opportunities, each with distinct eligible products, eligibility dates and criteria.
 - o Incentive #1: Eligible product applications are those "Core Medical" products submitted online from November 1, 2021 through December 26, 2021 and are issued no later than December 26, 2021 for the following eligible products: TriTerm Medical Plans, TriTerm Medical Value Plans, and Short Term Medical Plans. All other ancillary products, and optional benefit riders do not count toward this Incentive #1 opportunity.
 - o Incentive #2: Eligible product applications are HPG and select Ancillary products submitted online from November 1, 2021 through January 31, 2022 and are issued no later than February 15, 2022 for the following eligible products: Health ProtectorGuard, Accident ProGuard, ProGap or SafeGuard, Critical Illness, Dental, HealthiestYou and New Benefits. All other ancillary products, and optional benefit riders do not count toward this Incentive #2 opportunity.
3. Brokers must meet a minimum 10 select product applications baseline before either 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: (a) Applications from one of the eligible products listed above only, and only towards the respective incentive; (b) Submitted between the respective incentive dates given above; (c) with a "paid to" date past the effective date; and (d) an issue date no later than Dec. 26, 2021 for "Core Medical" or Feb. 15, 2022 for HPG/select Ancillary.
4. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as "issued." Coverage must be in force with premium payment current at the time of the contest payout to be included.
5. 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.
 - o The Twice as Nice Incentive Opportunity #1 monthly payout will begin in Feb. 2022 and run through June 2022.
 - o Twice as Nice Incentive Opportunity #2 monthly payout will begin in April. 2022 and run through Aug 2022.
 - o Incentive payout only begins when the required baseline and all other incentive eligibility is met. Any broker registered for this incentive must have an active contract with Golden Rule Insurance Company and be in good standing at the time of payout in order to receive earned incentive.
6. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
7. These bonuses will be subject to a managing broker commission split, if applicable.
8. Bonuses are paid per broker, based on his or her personal production.
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. (with the exception of TriTerm Medical for the state of MO)
12. Bonus is paid as described above.
13. Golden Rule Insurance Company reserves the right to make final judgment on contest qualifiers or end this contest at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the baseline and/or contest bonus.
14. Any required disclosures, including compensation disclosures, to brokers' clients are brokers' sole responsibility.
15. This contest is intended for the original recipient of this email only. NPN: %%NPN%%
16. Select Key and FMO contracted agencies may not be eligible.
17. 1099s apply.