

# Grow Your Bonus Incentive

**May 1, 2022 – July 31, 2022**

**Grow your bonus while growing your business with ancillary sales!**

Now is the time to share with your clients the possible benefits of adding ancillary products to help bolster their coverage. Earn for select ancillary applications submitted **May 1, 2022 – July 31, 2022**. Submit and have issued a minimum of **10 eligible applications** for the Grown Your Bonus incentive! Once you qualify, your bonus counts all the way back to the first eligible app. See complete rules & details below.

Eligible Products	Bonus (baseline 10 apps)
Health ProtectorGuard (excluding HPG Guard)	\$70
HPG Guard Plans	\$25
Hospital Guard & Hospital SafeGuard Guarantee Issue Plans	\$25
Accident (ExpenseGuard, ProGuard, ProGap, SafeGuard)	\$25
Critical Illness	\$25
Dental	\$25
HealthiestYou <sup>1</sup> (telehealth)	\$25
New Benefits (telehealth and other non-insurance discounts & services)	\$25

<sup>1</sup>Standalone product only; product added as an optional benefit does not count toward incentive.

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.

## Why would your clients add ancillary now? Because. . .

Warmer weather means more activities like biking, hiking, sports, which also may increase the chances of accidents. Accident coverage can help cover deductibles or other out-of-pocket expenses related to these types of unexpected events.

Your clients are on the move and don't have time to wait in doctor offices. Telehealth services are a convenient way to get care on the go.

Dental coverage may not have been top of mind for your customers during OEP, but that doesn't mean they aren't interested. Dental is our most popular ancillary product.

Hospitalizations and other health services are putting pressure on your client's budget. Plans that pay fixed benefits for hospital stays and other services might be of interest.

There are so many reasons why your clients are ready to add ancillary products to their health coverage line-up. Start your conversation today and grow your business — and your bonus!

## Be Sure to Register!

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

### INCENTIVE PROGRAM RULES:

1. To be initially eligible for this incentive, you must be registered for the "Grow Your Bonus" incentive.
2. Eligible product applications are those submitted online from May 1, 2022 through July 31, 2022 and are for the following eligible products: Health ProtectorGuard, HPG Guard plans, Hospital Guard G.I., Hospital SafeGuard G.I., Accident ExpenseGuard, ProGap or SafeGuard, Critical Illness, Dental, HealthiestYou (standalone) and New Benefits. All other core medical products, ancillary products, and optional benefit riders do not count toward this bonus opportunity.
3. Applications that meet the following criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between May 1, 2022 – July 31, 2022, and issued by August 15, 2022; (c) with a "paid to" date past the effective date; and (d) an effective date no later than October 1, 2022 (e) meeting any other stated criteria to be eligible (e.g. baselines).
4. **Baseline:** To meet eligibility, the registered broker must submit and have issued at least 10 eligible ancillary product applications (any combination). When the minimum baseline number of qualified applications (submitted & issued) is met the bonus will **pay starting with the first eligible application**.
5. 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 incentive payout to be included.
6. 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 "Grow Your Bonus" incentive monthly payout will begin in August 2022 and run through December 2022. Incentive payout only begins when the required 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 to receive earned incentive.
7. Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
8. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
9. Bonuses are paid per broker, based on his or her personal production.
10. Qualification is based on production as broker of record.
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, modify terms 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 to brokers' clients are brokers' sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
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. Bonus is taxable income and will be reported on an IRS MISC 1099.