

# Persist with EFT Incentive

## February 1, 2023 – April 30, 2023

REGISTER TODAY

It’s a new year with new goals! We want to help you build a stronger, more persistent block of business.

With a minimum of 10 eligible product applications, any combination, submitted **February 1, 2023 – April 30, 2023, issued by May 15, 2023, you can Make More in addition to your standard commission!** Once you qualify, your bonus counts all the way back to the first eligible app. See complete rules & details below.

### Better persistency with EFT

Golden Rule Insurance Company customers who use EFT as their payment method tend to have better persistency than those who use credit card, which is better for you and them. Less risk of forgotten payments, no canceled or expired credit cards, just more reliable payments made easy with EFT (which means on-time commission payments for your agency)! Help ensure they keep the health-related coverage they need by choosing EFT.

Eligible Products Underwritten by Golden Rule Insurance Co.	Bonus (non-EFT payment)	Bonus (with-EFT payment)
“Core”/ Medical		
TriTerm Medical Plans (TTM): Copay, Plan 80, Plan 100	\$300	\$500
TriTerm Medical Plans (TTM): Value, Hospital & Surgical	\$150	\$300
Short Term Medical (STM) (min. 12-month term <sup>1</sup> )	-	\$50
Short Term Medical (STM) (6-11 mo. Term <sup>2</sup> )	-	\$50
Health ProtectorGuard (HPG) (“non-Guard” plans)	\$75	\$150
Hospital SafeGuard G.I. (HSGGI)	\$50	\$100
Supplemental Ancillary		
Accident ExpenseGuard, ProGuard & ProGap	-	\$75
HPG Guard	-	\$75
Hospital Guard G.I. (HGGI)	-	\$40
Critical Illness	-	\$40
HealthiestYou® or New Benefits® (telehealth) <sup>3</sup>	-	\$30
Dental (all plans)	-	\$20

<sup>1</sup> Term 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. <sup>2</sup> 6-11 months equates to a minimum of 180 days (in states where available) but less than 360 days. <sup>3</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.

The UnitedHealthcare brand product portfolio underwritten by Golden Rule Insurance Company has the products to serve the different insurance needs of your clients. From TriTerm Medical and Short Term Medical to guaranteed issue products and supplemental ancillary like dental and accident, Golden Rule Insurance Company makes it easy to offer your clients robust options to round-out their coverage.

Register Now to be Eligible to “Persist with EFT”

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

- INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met and registration for this incentive is an acknowledgment and agreement to of all terms.
- To be initially eligible for this incentive, you must be registered for the “Persist with EFT” incentive.
  - Eligible product applications are those submitted online from February 1, 2023 through April 30, 2023 and are for the following eligible products: TriTerm Medical Plans (excluding “Direct” plans), and all Short Term Medical Plans (>6 months/180 days term length; Any Short Term Medical consecutive plans (e.g. 2x12) will only have the first term count toward the incentive baseline and eligible applications.) Health ProtectorGuard, Hospital SafeGuard G.I., Accident ExpressGuard, Accident ProGuard, Accident ProGap, HPG Guard plans, Hospital Guard G.I., Critical Illness, HealthiestYou (standalone), New Benefits, and Dental. All other products, and optional benefit riders do not count toward this bonus opportunity.
  - 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 February 1, 2023 – April 30, 2023, and issued by May 15, 2023; (c) with a “paid to” date past the effective date; and (d) an effective date no later than June 30, 2023 (e) meeting any other stated criteria to be eligible (e.g. baselines).
  - Baselines: To meet eligibility, the registered broker must submit and have issued at least 10 eligible product applications (any combination per the eligible products). When the minimum baseline number of qualified applications (submitted & issued) is met the bonus will pay starting with the first eligible application.
  - 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.
  - 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 Persist with EFT Incentive monthly payout will begin in May 2023 and run through September 2023. 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.
  - Bonus follows the Assignment of Commission Form you have on file at the time the application is received, for each qualifying application.
  - These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
  - Bonuses are paid per broker, based on his or her personal production.
  - Qualification is based on production as broker of record.
  - 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)
  - Bonus is paid as described above.
  - 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.
  - 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.
  - This contest is intended for the original recipient of this email only. NPN: %%NPN%%
  - Select Key and FMO contracted agencies may not be eligible.
  - Bonus is taxable income and will be reported on an IRS MISC 1099.