



### **Tropical vibes await top producers!**

When you "Pack the Points" from now until Dec. 31, 2023 you could be eligible to Pack Your Bags for at stay at the Hyatt Grand Reserve Puerto Rico!

Your hard work and dedication to UnitedHealthcare Individual plans may earn you and a guest a 4-day getaway **May 6-9, 2024**.

### **New products & there's still time to earn**

Two new products are coming 9/22, which offers you more ways to help your clients with their coverage needs and help you meet your point goals! See the points for select product sales below, so you can reach the minimum eligibility amount of 750 points. From there, top point-earners qualify for this amazing trip reward. Remember you must be registered first before your sales can be considered for points. See program rules for more details.

### **3x the points and better persistency with EFT**

Did you know Golden Rule Insurance Company customers who use EFT as their payment method (v. credit card) tend to have better persistency? EFT is generally a more reliable payment method. Help ensure your customers keep the health-related coverage they need by choosing EFT.

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

**800-544-8250**

or visit us online at [www.stephens-matthews.com](http://www.stephens-matthews.com)

<b>Eligible Products</b> Most products underwritten by Golden Rule Ins. Co.	<b>Points</b> (non-EFT payment)	<b>Points</b> (EFT payment)
TriTerm Medical Plans (TTM): Copay, Plan 80, Plan 100	15	45
TriTerm Medical Plans (TTM): Value, Hospital & Surgical	10	30
Health ProtectorGuard (HPG) ("non-Guard" plans)	5	15
Short Term Medical (STM) (min. 12-month term <sup>1</sup> )	2	6
Hospital SafeGuard G.I. (HSGGI)	2	6
Accident ExpenseGuard, ProGuard & ProGap	2	6
HPG Guard	2	6
Hospital Guard G.I. (HGGI)	2	6
New – CriticalGuard™ / Critical Illness	2	6
New - AdvantageGuard™	2	6
HealthiestYou® or New Benefits® (telehealth) <sup>2</sup>	1	3
Accident SafeGuard	1	3
Dental (all plans)	1	3

<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> 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.

**Product availability and designs vary by state. Note, some states limit the sale of non-ACA plans (including ancillary) during Open Enrollment. Check E-Store for product availability by state.**

**PROGRAM RULES:** To be eligible, the following requirements and conditions must be met and registration for this incentive is an acknowledgment and agreement to all terms.

**1. Broker Eligibility Requirements.** This opportunity is intended for the original recipient of this email only. NPN: . Select Key and FMO contracted agencies may not be eligible, per the discretion and direction of the agency principal. Eligible recipient of this email must register for the "Pack the Points" awards trip to participate. Registration must occur no later than Dec. 31, 2023. To maintain eligibility, registered broker must earn a point total of no less than a minimum of 750 points by the trip determination date of February 15, 2023. Points per product are awarded as noted above in the chart. Product eligibility detail is provided below. Qualification and points are earned per the broker of record, based on his or her **personal** production. Business may not be collectively written under a single agent name in an attempt to "pool" points. Additionally, the trip award is earned by at least the top 35 point-earners of those who meet and/or exceed the minimum point threshold. There are limitations within the top point earners: Eligible participating agencies will be limited to a maximum of 5 trip-earners per agency, within the top qualifiers. If an agency has more than 5 sub-producers in the top qualifiers, only the top 5 will be offered the earned trip. The list of qualifiers will be extended to offer the trip to the next eligible highest point earner(s) so all trip spots are filled. This includes reserving at least 5 spots for independent brokers (non-agency affiliated). Any broker registered for this program must have an active contract with Golden Rule Insurance Company and be in good standing at the time of determination to also be eligible to earn the trip. The trip is non-transferable and cannot be exchanged for cash.

**2. Product Eligibility Requirements.** Eligible product applications are those submitted online from April 24, 2023 through December 31, 2023 and are for the following eligible products: TriTerm Medical (all plans), Short Term Medical (all plans with term lengths of 12 months), Health ProtectorGuard, Hospital SafeGuard G.I., HPG Guard plans, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, Accident SafeGuard, CriticalGuard/Critical Illness, AdvantageGuard, Hospital Guard G.I., Dental, HealthiestYou and New Benefits. Incentive excludes Short Term Medical plans with term length of less than 12 months/360 days, and any Short Term Medical consecutive plans, e.g. 2x6. Likewise, Short Term Medical consecutive plans such as 2x12 will only have the first term count toward the program baseline and eligible applications. All other products and optional benefit riders do not count toward this opportunity. Applications that meet the following criteria will apply toward the points earned for eligibility of the trip incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between April 24, 2023 - Dec. 31, 2023 and issued with an **effective date of no later than January 5, 2023** ; and (c) with a "paid to" date past the effective date. All eligible plans must be in force for a minimum of one month (30 days) after the effective date to count as "issued." Coverage must be in force with premium payment current at the time of the incentive determination to be included. Any separate applications of family members for the same product type count as only one application for this program (with the exception of TriTerm Medical for the state of MO).

3. Trip is awarded as described above. This is not a lottery or a sweepstakes.

4. Golden Rule Insurance Company reserves the right to make final judgment on qualifiers, modify terms or end this program 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 eligibility of this program.

5. Qualifiers extended an invitation, along with their guest, will be expected to act professional and with decorum during all aspects of the trip, including travel. This means also abiding by any policies related to travel as required by UnitedHealthcare. If an attendee is found to be unruly in any capacity or not in compliance with requirements, Golden Rule Insurance Company reserves the right to charge the attendee(s) for their portion of the trip, including all room, board, and travel expenses.

6. Any required disclosures to broker's clients are broker's sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.

7. A trip is taxable income and will be reported on an IRS MISC 1099

*Modified on Sept. 18, 2023*