

Core Focus

March 1 – May 31, 2026



A core focus on helping clients

We know clients are at the core of your business. They rely on you to help them find health coverage. Our portfolio is designed to help you offer options focused on their core needs.

Submit at least 30 eligible UnitedHealthcare-branded product applications, underwritten by Golden Rule Insurance Company, or eligible third-party non-insurance products, between **March 1 and May 31, 2026 (issued by June 15, 2026)**, and earn bonus payouts on top of your standard commission. No cap, just opportunity.

Stay focused, keep your momentum strong and earn more.

Eligible Products

"Core"/Medical

	Bonus (EFT payment only)
TriTerm Medical Plans (TTM): Copay, Plan 80, Plan 100	\$500
TriTerm Medical Plans (TTM): Value, Hospital & Surgical	\$400
Short Term Medical (STM): 6 month, 12 month	\$100
Health ProtectorGuard Premier 5000 ¹	\$100
Health ProtectorGuard Preferred 4000 ¹	\$75
Health ProtectorGuard Select 2000 ¹	\$50
Supplemental Ancillary	
HPG Guard	\$50
AdvantageGuard	\$75
HospitalWise	\$25
Hospital SafeGuard G.I. (HSGGI)	\$50
Accident ExpenseGuard, ProGuard & ProGap	\$50
AccidentWise	\$25
CriticalGuard	\$50
Non-Insurance	
Mind Your Health ²	\$50
HealthiestYou ²	\$50
New Benefits ²	\$50

Product availability and designs vary by state. Check eStore for product availability by state.

NOT FOR CONSUMER USE

¹ HPG plans in CA & OR will be paid at a flat amount and other states with HPG "Select, Preferred and Premier" plans will align with the Select, Preferred and Premier plans shown in the table. ² Mind Your Health and Healthiest You (provided by Teladoc Health) and New Benefits (administrated by New Benefits, LTD) are not insurance products. Teladoc Health, New Benefits, LTD and United Healthcare are not affiliated, and each entity is responsible for its own contractual and financial obligations.

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INCENTIVE PROGRAM RULES: To be eligible, the following requirements and conditions must be met and acknowledgement and agreement to all terms.

1. You are eligible for the Core Focus incentive and registration is not required.
2. Eligible product applications are those submitted online with EFT payment only from March 1 through May 31, 2026. Applications submitted with non-EFT payment will not count towards the incentive baseline and will not be eligible for bonus payout. The following eligible products are: TriTerm Medical, Health ProtectorGuard, Short Term Medical, HPG Guard, AdvantageGuard, HospitalWise, Hospital SafeGuard G.I., Accident ExpenseGuard, Accident ProGuard, Accident ProGap, AccidentWise, CriticalGuard all of which underwritten by Golden Rule Insurance Co., and noninsurance products such as Mind Your Health, HealthiestYou (both administered by Teladoc Health) and New Benefits (administered by New Benefits LTD). All other 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 March 1 through May 31, 2026, and issued by June 15, 2026 (c) with a “paid to” date past the effective date; and (d) an effective date no later than July 1, 2026 (e) meeting any other stated criteria to be eligible (e.g. baselines).
4. Baselines: To meet eligibility, the broker must submit and have issued at least 30 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.
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. If the customer cancels within 90 days, it will not be counted as an incentive eligible application, so they will not be paid out for it. This is why the incentive payout does not begin until at least 90 days after the start of the contest.
6. Incentive will be paid over a series of rolling months and will not exceed seven payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Core Focus Incentive monthly payout will begin in June 2026 and run through December 2026. Incentive payout only begins when the required incentive eligibility is met. Any broker eligible 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.
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. Brokers are solely responsible for any required disclosures to their clients. 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 specified contracted and appointed brokers.
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.