

# 2020 Year-End Incentive

September 1, 2020- December 31, 2020

Register Now

Looking turn to turn your 2020 frown, upside-down? Our 2020 Year-End incentive is sure to put a smile on your face! We're offering you **more cash** with **more plan options** to help you earn big and end this year with a bang!

Watch your bonus grow when you meet your baseline of **30 TriTerm Medical, Short Term Medical and/or Health ProtectorGuard eligible applications** submitted between the contest dates and issued (See contest rules for additional details on eligible and issued plans). [Click here to register!](#)

Now is the time to share with your clients health insurance and ancillary plan options that can help them get covered now or get the coverage they may need to start 2021!

| Bonus Per Issued Product | Eligible Product<br>(min. 90 day persistency required)        |
|--------------------------|---|
| \$250                    | TriTerm Medical (Copay Select Max, Plan 80 Max, Plan 100 Max) |
| \$200                    | TriTerm Medical Value or Hospital & Surgical plans            |
| \$100                    | Short Term Medical (12-month duration <sup>1</sup> )          |
| \$100                    | Health ProtectorGuard   |
| \$50                     | Short Term Medical (6- to 11-month duration <sup>2</sup> )    |
| \$25                     | Dental  |
| \$25                     | Accident ProSeries/Accident SafeGuard                         |
| \$25                     | Critical Illness  |
| \$25                     | HealthiestYou by Teladoc®                                     |
| \$25                     | New Guard Plans <sup>3</sup>                                  |

## Build your bonus your way!

Earn a bonus for TriTerm Medical, Short Term Medical, or Health ProtectorGuard. Increase your bonus with a bundle combination. **Examples of Bonus Opportunities depending on the coverage your clients need:**

**Nearly 3 years of well-rounded coverage - recommend this:**

TriTerm Medical Copay Select Max  
+ Dental + Accident ProGap

= \$300 x 10 Bundles Per Month  
= \$3,000 x 4-Month Incentive Period

**= \$12,000 Total Bonus**

**Shorter coverage term with strong benefits - recommend this:**

Short Term Medical Plus Elite  
+ Critical Illness + HealthiestYou

= \$100 x 10 Bundles Per Month  
= \$1,000 x 4-Month Incentive Period

**= \$4,000 Total Bonus**

**Straight-foward Fixed Indemnity Insurance benefits, with additional "what if" coverage - recommend this:**

Health ProtectorGuard  
+ Accident SafeGuard + Critical Illness

= \$150 x 10 Bundles Per Month  
= \$1,500 x 4-Month Incentive Period

**= \$6,000 Total Bonus**

Check [E-Store](#) for product availability by state.

<sup>1</sup> 12 months equates to a duration of at least 360 days (in states where available). In SC, maximum duration of 337 days (11 months) will count as 12 month duration for the purpose of the incentive.

<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> Designed to be marketed with TriTerm Medical or Short Term Medical plans only, see product brochure for more details.

### CONTEST RULES:

- To be initially eligible for this incentive, you must be registered for the "2020 Year-End" incentive. Registration prior to Oct. 1, 2020 will have all online applications received Sept. 1, 2020, and after, count toward the incentive. On Oct. 1, 2020, and after, only online applications received on or after date of registration will be applied toward the incentive.
- Eligible product applications are those submitted online from September 1, 2020, through December 31, 2020 and are for one of the following eligible products: TriTerm Medical Plans, Health ProtectorGuard plans, Golden Rule Insurance Company Short Term Medical plans (> 6 months/180 days term length), Accident plans (Pro series and SafeGuard plans), Critical Illness plans, UnitedHealthOne Dental plans, HealthiestYou by Teladoc®, and Guard plans. All other ancillary products, and optional benefit riders do not count toward this bonus opportunity.
- Registered brokers must meet a minimum 30 select product applications baseline before the 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:
  - TriTerm Medical, Short Term Medical (must be no less than 6 months/180 days) and/or Health ProtectorGuard applications only (any combination of these products).
  - Submitted between Sept. 1, 2020 – Dec. 31, 2020, and issued by January 15, 2021.
  - With a "paid to" date past the effective date, and
  - An effective date no later than March 1, 2021.
- Once the baseline is met, all eligible plans must be in force (active, paid coverage) for a minimum of three months (90 days) after the effective date to count as "placed." In the case of Short Term Medical consecutive plans (e.g. 2x6 plan) only the first plan will count toward the incentive, provided it meets all other eligibility requirements. If coverage is terminated for any reason prior to three months, the plan no longer becomes eligible for incentive payment.
- 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.
- Bonuses are paid per broker, based on his or her personal production.
- 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 2020 Year-End incentive payout will begin monthly in February 2021 through June 2021, with the intent to pay no later than the second commission pay period of each month. Each month will account for eligible business through the third week of the prior month.
- Qualification is based on production as broker of record.
- Applications cannot be split between brokers.
- Any separate applications of family members for the same product type count as only one application for this contest.
- Broker must have an active contract with Golden Rule Insurance Company and be in good standing at the time of contest payout in order to receive earned incentive payment.
- 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 contest bonus.
- Any required disclosures to brokers' clients are brokers' sole responsibility.
- The contest is intended for the original recipient of this email only. NPN: %NPN%.
- Select Key and FMO contracted agencies may not be eligible.
- 1099s apply.

7440 Woodland Drive, Indianapolis, IN 46278  
Golden Rule Insurance Company is the underwriter of the insurance plans.  
HealthiestYou is not insurance. HealthiestYou by Teladoc and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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Golden Rule  
Insurance Company

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