



2014 SMALL GROUP BONUS PROGRAM

For Selling Agents

EmblemHealth is committed to helping you offer your small group clients quality products and services that meet their needs and budget. In appreciation of your partnership with EmblemHealth, we are pleased to offer new selling agent bonus opportunities for the sale of **EmblemHealth small group plans** in 2014, including a \$1,000 per-case bonus on groups with 10 or more enrolled subscribers for the first quarter of 2014.

JANUARY 2014 RETENTION BONUS

Selling agents will receive **\$40 for each subscriber** that transfers from an EmblemHealth small group plan discontinuing December 31, 2013, to one of EmblemHealth's new small group plans effective **January 1, 2014**.

Payout Examples:

Transferred Subscribers Effective Jan. 1, 2014	100	150	200	250
Total Bonus	\$4,000	\$6,000	\$8,000	\$10,000

NEW BUSINESS BONUS

Selling agents who sell new, fully insured medical plans with effective dates from January 1, 2014 through March 31, 2014 will receive a **\$40 bonus for each enrolled subscriber**.

Payout Examples:

New Small Group Contracts in 1Q 2014	25	50	100	200
Total Bonus	\$1,000	\$2,000	\$4,000	\$8,000

As you can see, the bonuses can add up quickly, and the more subscribers you enroll, the bigger bonuses you'll earn.

We encourage you to take advantage of this great opportunity to maximize your earning potential!

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ADDED INCENTIVE FOR 1Q 2014

Agents that place cases (new business or renewal) with 10 or more enrolled subscribers in a fully insured medical plan as of March 31, 2014 will receive **\$1,000 per case**.

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Payouts

All broker bonus payouts are in addition to standard commission. Bonuses are payable 60 days after the effective date of the new sale and will be based on the number of enrolled medical subscribers as of the group's effective date.

If you have any questions about EmblemHealth's 2014 Small Group Bonus Program, please contact your EmblemHealth representative or general agent, or call **EmblemHealth Broker Services at 1-866-614-6040.**

Program Details

1. The enrolled subscriber counts will be calculated from the medical plan only.
2. The following are not eligible for this bonus program: All dental plans, Medicare and Medicare supplement plans, and all New York State-sponsored plans (excluding the EmblemHealth Healthy NY small group plan), as well as any plan offered through an association.
3. All incentive measurements and calculations are based on enrolled, not eligible subscribers.
4. Compensation is payable only to an EmblemHealth-appointed Broker of Record.
5. Broker of Record changes will be reported according to the effective date of the commission change.
6. All groups must meet EmblemHealth's underwriting eligibility and participation requirements.
7. EmblemHealth reserves the right, in its sole discretion, to alter or void this bonus program at any time in response to issues and conditions that affect the corporation, business, marketplace or economy. Entitlement to commission and bonuses is subject to terms and conditions contained in the Broker Agreement.
8. General agents are not eligible for the selling agent bonus.
9. This bonus program only applies to the sale of EmblemHealth plans to groups with up to 50 eligible employees.

