

accelerate your earnings

Get more out of your short term medical sales.

Earn more than your standard commission by selling qualifying Allstate Health Solutions Short Term Medical policies from May 1, 2024 to August 31, 2024.

Once you sell 15 eligible Short Term Medical policies, the bonus counts all the way back to your first eligible policy.

Earn a bonus for policies sold.



12 months
\$70¹



12x2 policy
\$200



24 month renewal
\$250



36 month renewal
\$500



24 month rate lock
\$250

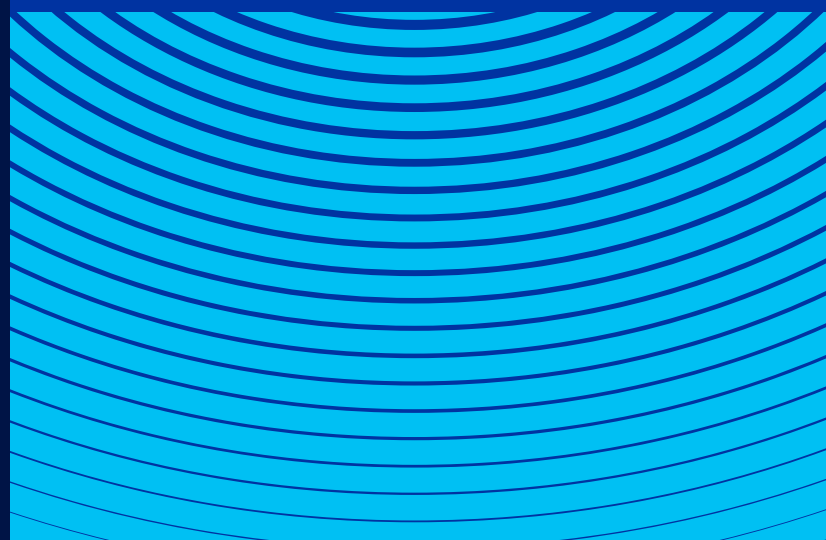


36 month rate lock
\$500

Extra earnings

When you sell supplemental policies with one of the Short Term Medical policies above, you may earn an extra \$50 per policy.²

¹12 month bonus is only available in states that do not offer renewable plans.
² Bonus guidelines are available on the following page.



bonus campaign guidelines



TERMS AND CONDITIONS OF SHORT TERM MEDICAL BONUS PROGRAM (“PROGRAM”)

To be eligible for the Short Term Medical bonus, these requirements must be met:

- You must sell at least 15 of the eligible Short Term Medical Policies listed on the previous page between May 1, 2024 through August 31, 2024.
- Each Policy to be counted toward the 15 minimum requirement must remain active for 120 days from the Policy’s effective date.
- From May 1, 2024 to June 30, 2024, you may only offer an effective date of 45 days or less from the application date.
- From July 1, 2024 to August 31, 2024 you can offer an effective date up to January 1, 2025, except for Term Life.
- The bonus will only be paid for the sale of these eligible Short Term Medical policies:
 - Qualifying sales include underwritten Short Term Medical (not Guaranteed Issue or under 12 months) plans, subject to state availability. You must be licensed and in good standing at the time the application is submitted and when the bonus is paid.
 - 11x2, 22 month renewable/rate lock, and 33 month renewable/rate lock policies are eligible for the bonus in SC. These policies will receive the same bonus as the 12x2, 24 month, and 36 month plans in other states.

The Supplemental products bonus must meet the following requirements:

- You must sell at least 15 of the eligible Short Term Medical Policies listed on the previous page between May 1, 2024 through August 31, 2024.
- If you sell an eligible Supplemental Policy, you may earn a \$50 bonus per Policy if it is sold in addition to an eligible Short Term Medical Policy.
 - **These are the eligible supplemental products:** Plan Enhancer, TrioMed, Accident Fixed-Benefit, AcciMED (AME/AD&D), Cancer and Heart/Stroke, Specified Care, Term Life Critical Illness, Term Life, Dental, Foundation Health, Foundation Health Enhanced, Allstate Health Access, Hospital Expense Protection.
- The premium for each Supplemental Policy must be at least \$15 per month.
- The Supplemental Policy and the Short Term Medical Policy both have to remain in effect for at least 120 days after the respective policy effective dates.

Other Information you need to know about the program:

- Agents/agencies must be appropriately licensed and appointed with the applicable underwriting company (National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation.) on the dates the sales are made and the bonuses are paid.

Contact me:

- 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.
- Bonus payments will be made to the same agent/agency to whom the applicable commissions related to the sales of the Short Term Medical Policies will be paid.
- Bonus payments will be considered taxable income and reported on recipients’ FORM 1099-MISC.

State Availability:

- Short Term Medical policies that are sold in the following states are eligible for the Program: AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA, MO, MS, NC, NE, OH, OK, SC, TX, UT, WI, WV, WY.
 - Only Cigna network plans are bonus eligible in IN, UT, WI, WY. Aetna plans in IN, UT, WI, WY are not eligible for the bonus.
- The Short Term Medical Program is not available in TN or SD. In these states, only the supplemental portion of the bonus is available.

Additional General Terms:

- Allstate Health Solutions reserves the right to cancel, suspend, and/or modify the bonus campaign at any time, as well as to make the final decision on eligibility and entitlement to all payments.
- All usual commission and persistency rules outlined in the agent contract apply.

Definitions:

- **11x2:** Two consecutive 11-month, 337-days, policies that are sold at the same time. The deductible and out-of-pocket maximum will reset at the start of each consecutive policy. This option is only available for standard issue policies in South Carolina.
- **12x2:** Two consecutive 12-month, 364-days, policies that are sold at the same time. The deductible and out-of-pocket maximum will reset at the start of each consecutive policy. This option is available for standard issue policies in AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA, MO, MS, NE, OH, OK, TN, TX, UT, WV, WY.
- **Renewal:** A guaranteed renewal is an option that is only available during the initial purchase of a policy. The policy will automatically renew for another policy term at the end of the first policy term. The applicant can purchase one (total of 24-months of coverage) or two renewals (total of 36-months of coverage)
 - In SC one (22-months of coverage) or two (total of 33-months of coverage) is allowed.
 - This option is available in AL, AR, AZ, FL, GA, IA, IN, KY, LA, MO, MS, NC, NE, OK, SC, TN, TX, UT, WV, WY.
 - Only a one-time renewal is available in KS.
 - The deductible and out-of-pocket maximum will reset start of a renewal plan.
- **Rate Lock:** A renewal option where all premiums for each policy will be the same (exception, benefit level changes at time of renewal).