Wincentives 2026

Rewards to take your business to the next level.

Earn Wincentive rewards on top of your commissions with HealthSpring℠ Supplemental Benefits.

$200

or

$100

Enhanced Bonus* for the following states: AZ, IL, KS, MI, NC, OH, PA, NJ, and TX, for every application you write each month from September 1, 2026 to December 31, 2026, for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N.

Minimum of four applications.[1] Incentives retroact to first application.

or

Bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N, and Open Enrollment Plan N.

Eligible in participating states from January 1, 2026 to December 31, 2026. Minimum of four applications.[1] Incentives retroact to first application.
Not valid in: CA, CO, DC, MA, ME, MN, MT, ND, NY, OR, RI, SC, TN, WA, WI, and WV.

***Med Supp applications in states outside the 9 enhanced bonus states are still eligible for the $100 Wincentive bonus.**

$25

Bonus for every application you write each month for Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.

Eligible in all states where products are sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application.
From January 1, 2026 to December 31, 2026.

$25

Bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing, and Flexible Choice Dental, Vision & Hearing Plus and Flexible Choice Dental Plus.

Eligible in all states where product is sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application.
From January 1, 2026 to December 31, 2026.

1. Application minimums can be achieved by combining applications across all Wincentives 2026 Medicare Supplement eligible states. The $100 and $200 incentives will be paid based on the state for which the application is written.

Insured by American Retirement Life Insurance Company, HealthSpring Insurance Company, HealthSpring National Health Insurance Company, Medco Containment Life Insurance Company, or Loyal American Life Insurance Company.

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General program rules

1. HealthSpring Supplemental Benefits will provide automated reporting on a monthly basis.
2. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run January 1 through January 31, 2026, and all policies must be signed by January 31, 2026, and received by February 8, 2026, to count for the January program month.
3. All qualifying business must either have a minimum issued annualized premium of $360 or the sum of two policies written on a single insured must be equal to or greater than $360.
4. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify.
5. Policies must have premiums drafted to pay an incentive.
6. Policies that cancel before their effective date or within the first month after their effective date will have their incentive charged back.
7. Chargebacks will be taken from future incentive payments and/or from qualifying commissions.
8. Qualifying HealthSpring supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), HealthSpring Insurance Company (HIC), HealthSpring National Health and Life Insurance Company (HNHIC), and Medco Containment Life Insurance Company (MCLIC).
9. Qualifying HealthSpring Supplemental Health products include Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity, insured by Loyal American Life Insurance Company (LOYAL) and Flexible Choice Dental, Vision & Hearing, and Flexible Choice Dental, Vision & Hearing Plus, insured by Loyal American Life Insurance Company (LOYAL).
10. Marketing incentive payments are made payable to the producer or agency that receives standard commission payments.
11. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
12. To qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain: (i) a 78% retention rate or higher and (ii) the company average placement levels.
13. HealthSpring Supplemental Benefits and its affiliates hold no liability during the program.
14. Any application that is counted for the marketing incentive program detailed in this flyer will not be eligible to qualify for any other incentive program offered by HealthSpring Supplemental Benefits.
15. We reserve the right to revise program rules at any time without notice, and also reserve the right to terminate the program.
16. We will make all determinations regarding the program including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
17. Replacements do not count toward qualifications.
18. Your marketing incentive payout amount will count toward earnings and will be taxed accordingly.
19. Business written on self or immediate family members does not count toward qualification.
20. To qualify for this program, an agent must be in good standing with HealthSpring Supplemental Benefits and not violate the terms of the Agent Agreement.
21. Nothing herein is to be interpreted as a desire not to receive applications for Medicare Supplement policies from consumers desiring coverage without underwriting.

HealthSpring℠

HealthSpring products and services are provided by or through operating subsidiaries of Health Care Service Corporation, a Mutual Legal Reserve Company. Subsidiaries include American Retirement Life Insurance Company, HealthSpring Insurance Company, HealthSpring National Health Insurance Company, Loyal American Life Insurance Company, Medco Containment Life Insurance Company, and Sterling Life Insurance Company.

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