

Med Supp Agent Bonus

Effective

January 1, 2026 (subject to quarterly review)

Bonus Period – When

Calendar month; each production month stands on its own.

Bonus Eligibility – Who

The original writing Agent and Agent of Record on the policy – Agents, General Agents, Licensed Only Agents (LOAs) and Single LOA Agencies.

Eligible Production – What

- Individual's personal Med Supp production only; the individual's downline sales do not count
- Medicare Supplement sales are net issued
- Medicare Supplement business exclusions: Internal Replacements, Guarantee Issue SEP (including Birthday and Anniversary Rule) and Underage sales

Monthly Minimum – 5 Med Supp Eligible Sales

Agents earn a bonus based on their prior month's production after meeting the minimum of 5 Med Supp eligible sales. There is no limit on the number of sales to earn a bonus. Split app percentages are summed for a total. No rounding.

Bonus – Per Eligible Sale (after meeting the minimum)

- \$200 for every Underwritten Med Supp policy (Plan F, Innovative Plan G, Plan G, Plan N)
- \$150 for every Open Enrollment Innovative Plan G Med Supp (new to Part B) policy sold
- \$50 for every Underwritten High Deductible G Med Supp policy sold
- \$25 for every Open Enrollment High Deductible G Med Supp (new to Part B) policy sold
- \$30 for every other Open Enrollment Med Supp (new to Part B) policy sold
- Combo App (Dental, Life or Cancer policy sold with a Med Supp Policy). Primary Insured Name and Application Date must match on both policies
 - \$25 for 1 additional product
 - \$40 for 2 additional products (\$80 total)
 - \$50 for 3 additional products (\$150 total)
- State Specials:
 - IN and WI - All plan types pay \$50 per sale. Internal replacements pay \$0 per sale.
 - SC - Innovative Plan G pays \$150 per sale. Plans F and G pay \$50 per sale. High Deductible Plan G pays \$25 per sale. Plan A and Internal Replacements pay \$0 per sale.

Bonus Paid – When and How

Bonuses are payable the month following the production month on the commission statement and directly deposited to the Agent's bank account.

If commission is assigned, the bonus is paid to the immediate upline and reported to the upline's 1099.

Physicians Mutual reserves the right to change, limit or cancel the bonus program at any time.

