

# Homestretch

Sept. 1 – Dec. 31, 2024



## Drive toward your end-of-year goals with this incentive!

Submit at least 20 eligible Golden Rule Ins. Co. product applications, between Sept. 1 – Dec. 31, 2024 (issued by no later than Jan. 15, 2025), and you can earn more in addition to your standard commission. **No limit on how much you can earn with this incentive!**

Once you qualify, the bonus counts for all eligible applications, including those submitted to reach the baseline. **You must be registered to be eligible for this incentive. See below for details.**

## Cross-selling is the secret to maximizing this bonus opportunity

And EFT is the preferred payment method that has proven to be the best at keeping customers with their products the longest – steady and trusted payments directly from checking, no issues with lost or expired credit cards.

| <b>Eligible Products</b><br>Underwritten by Golden Rule Insurance Co. | <b>Bonus</b><br>(with-EFT payment) | <b>Bonus</b><br>(non-EFT payment) |
|---|------------------------------------|-----------------------------------|
| <b>Health ProtectorGuard (HPG) (“non-Guard” plans)</b>                | <b>\$150</b>                       | <b>\$75</b>                       |
| HPG Guard   | \$50                               | -                                 |
| AdvantageGuard  | \$50                               | -                                 |
| Hospital SafeGuard G.I. (HSGGI)                                       | \$50                               | -                                 |
| Hospital Guard G.I. (HGGI)  | \$25                               | -                                 |
| Accident ExpenseGuard, ProGuard & ProGap                              | \$50                               | -                                 |
| AccidentWise/Accident SafeGuard                                       | \$25                               | -                                 |
| CriticalGuard/Critical Illness  | \$50                               | -                                 |
| Mental Health Complete Plus   | \$25                               | -                                 |

Product availability and designs vary by state.

## Attend “Leveraging fixed indemnity insurance in a cost-sensitive market” Webinar to register for Homestretch incentive

The health insurance industry is moving in a new direction, and we believe our Health ProtectorGuard product is in a great position to help your clients! **Attendance of this Webinar automatically registers you for the Homestretch incentive** and helps to prepare you to offer this robust fixed indemnity insurance product.

This event will be offered multiple times each month through the end of the incentive program. Attendance of this Webinar is required to be eligible for this incentive. Event links are updated monthly and promoted by email, but can also be viewed **here**.

**Product availability and designs vary by state. Check E-Store for product availability by state.**

**INCENTIVE PROGRAM RULES:** To be eligible, the following requirements and conditions must be met and registration for this incentive is an acknowledgement and agreement to of all terms.

1. To be initially eligible for this incentive, you must attend a “Leveraging fixed indemnity insurance in a cost-sensitive market” webinar and you will automatically be registered for the “Homestretch” incentive.
2. Eligible product applications are those submitted online from Sept. 1, 2024, through Dec. 31, 2024 and are for the following eligible products: Health ProtectorGuard, Hospital SafeGuard G.I., AccidentWise, Accident SafeGuard, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, HPG Guard plans, Hospital Guard G.I., CriticalGuard/ Critical Illness, AdvantageGuard, all of which underwritten by Golden Rule Insurance Co., and Mental Health Complete Plus administered by Teledoc Health. All other products, and optional benefit riders do not count toward this bonus opportunity.
3. Applications that meet the following criteria will apply toward the incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between September 1, 2024 - December 31, 2024, and issued by January 15, 2025 (c) with a “paid to” date past the effective date (d) an effective date no later than March 1, 2025; and (e) meeting any other stated criteria to be eligible (e.g. baselines).
4. Baselines: To meet eligibility, the registered broker must submit and have issued at least 20 eligible product applications (any combination per the eligible products). When the minimum baseline number of qualified applications (submitted & issued) is met the bonus will pay starting with the first eligible application.
5. All eligible plans must be in force for a minimum of three months (90 days) after the effective date to count as “issued.” Coverage must be in force with premium payment current at the time of the incentive payout to be included.
6. Incentive will be paid over a series of rolling months and will not exceed six payouts. This schedule is designed to eliminate chargebacks and ensure proper payment on qualified plans. The Homestretch Incentive monthly payout will begin in Jan. 2025 and run through June 2025. Incentive payout only begins when the required incentive eligibility is met and bonus amount (EFT or non-EFT) is determined by the payment method at the time of eligible app submission. Any broker registered for this incentive must have an active contract with Golden Rule and be in good standing at the time of payout to receive earned incentive.
7. Bonus follows the Assignment of Commission Form you have on file, if any, at the time the application is received, for each qualifying application.
8. These bonuses will be subject to a managing broker commission split, if applicable. Otherwise, applications cannot be split between brokers.
9. Bonuses are paid per broker, based on his or her personal production.
10. Qualification is based on production as broker of record.
11. Any separate applications of family members for the same product type count as only one application for this contest.
12. Bonus is paid as described above.
13. 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 the baseline and/or contest incentive.
14. Any required disclosures to brokers’ clients are brokers’ sole responsibility. An incentive is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
15. This contest is intended for the specified contracted and appointed brokers.
16. Select Key and FMO contracted agencies may not be eligible.
17. Bonus is taxable income and will be reported on an IRS MISC 1099.



# Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market

People are struggling with healthcare costs and are looking for an innovative solution to protect their health and budget. Fixed indemnity health insurance is designed to help with these very needs, and Health ProtectorGuard, underwritten by Golden Rule Ins. Co., a UnitedHealthcare company, is leading the way.

How can you best position Health ProtectorGuard with the right clients to demonstrate the value of limiting their medical out-of-pocket cost exposure with a fixed indemnity plan?

Even if this product is already a regular in your portfolio, you won't want to miss this renewed take on this steadfast product. With its range of benefits, and value-adds like network discounts, Rx discounts and unlimited virtual visits, this product can help meet a variety of customer needs.

**\*To be eligible to earn the HPG per app bonus (EFT or non-EFT) your sub-producers must either attend “Leveraging fixed indemnity insurance in a cost-sensitive market” Webinar OR watch the On-demand webinar video.**

The health insurance industry is moving in a new direction, and we believe our Health ProtectorGuard product is in a great position to help your clients! **Attendance of either this Webinar or the On-demand webinar video (providing accurate information in the "guestbook" and viewing the presentation) makes your sub-producers eligible for the Homestretch incentive HPG app bonus portion** and helps to prepare them to offer this robust fixed indemnity insurance product.

Guestbook



Thank you for viewing this training presented by Golden Rule Insurance Company, a UnitedHealthcare company. Please provide the requested information below for our training records.

To ensure accurate reporting, be sure to correctly enter your NPN (National Producer Number). Click Submit when you have entered the requested information.

First Name \* Last Name \* Email \* State

NPN - National Producer Num... Phone Number

Remember me

Submit

## **ON DEMAND VIDEO:**

[https://www.brainshark.com/1/player/goldenrule?fb=0&r3f1=&custom=hpg\\_gric\\_broker\\_sales](https://www.brainshark.com/1/player/goldenrule?fb=0&r3f1=&custom=hpg_gric_broker_sales)

## **LIVE SESSIONS:**

**Tues., Oct. 8<sup>th</sup> 11 am est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/f2120fb4-ff96-46f2-a4d2-9965436b9c96@db05faca-c82a-4b9d-b9c5-0f64b6755421>

**Thurs., Oct. 10<sup>th</sup> 11 am est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/a30b4197-7e8b-4b1a-a17a-c87d026527a9@db05faca-c82a-4b9d-b9c5-0f64b6755421>

**Tues., Oct. 15<sup>th</sup> 2 pm est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/94feebbd-b89e-4445-95db-11cb0c922d87@db05faca-c82a-4b9d-b9c5-0f64b6755421>

**Wed., Oct. 16<sup>th</sup> 3 pm est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/9f634cda-215f-4cda-ab28-d445ba3d5fe0@db05faca-c82a-4b9d-b9c5-0f64b6755421>

**Tues., Oct. 29<sup>th</sup> 11 am est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/f2f691a6-b778-4812-8ce7-dd7762c7fa1a@db05faca-c82a-4b9d-b9c5-0f64b6755421>

**Thurs., Oct. 31<sup>st</sup> 11 am est** – “Leveraging Fixed Indemnity Insurance in a Cost-Sensitive Market” (HPG)

<https://events.teams.microsoft.com/event/0a5aa661-66de-4f65-9c31-3e0380b536e7@db05faca-c82a-4b9d-b9c5-0f64b6755421>