



Three ways to earn money starting Oct. 1



Beginning Oct. 1, 2013, for 2014 business, Blue Cross Blue Shield of Michigan will reward agents for individual business in three ways.

New business

You can earn up to \$300 for each new member you bring to the Blues.

New business	
Enrolled members	Incentive per member
10 to 19	\$50
20 to 49	\$100
50 to 69	\$150
70 to 99	\$200
100 to 199	\$250
200 +	\$300

- ✓ New business incentives will be paid in the month following members' enrollment into a qualified health care plan.
- ✓ Enrolled member levels are cumulative, and are paid retroactively to the 10th enrolled member as higher levels are reached. So, for example, if you enroll 50 members, you'll earn \$150 for the 10th through the 50th member.
- ✓ New member incentives are payable on any members who enroll in an individual plan, unless they were already a Blue Cross Blue Shield of Michigan or Blue Care Network individual member.
- ✓ No incentive will be paid on the first nine members enrolled.



Base commission

All business, both new and renewal, will be paid a flat base commission for the lifetime of the contract.

Base commission schedule for Blue Cross Blue Shield of Michigan and Blue Care Network individual health plans

Year	Commission and renewal commission
Years 1 and beyond	3%

- ✓ Base commissions are calculated based on the premium, minus federal and state fees and taxes.
- ✓ Subsidies provided by the Affordable Care Act are included in the commissionable premium.
- ✓ You will receive commission once the member pays the first month's premium.


Renewal incentive

In addition to the commission and the \$500 incentive that you earn for each 25 members retained, you can earn up to an additional \$6,000 for retaining your current block of individual business during the Affordable Care Act's open enrollment period of Oct. 1, 2013, to March 31, 2014.

Renewal incentive schedule

Members retained	Bonus amount
For each 25 members retained	\$500
Additional incentive	
200 members retained	\$1,000
300 members retained	\$4,000
400 or more members retained	\$6,000

- ✓ Incentives are earned on the condition that you retain a minimum of 60 percent of your individual block of business.
- ✓ The size of your individual block of business will be based on your active individual members on Dec. 31, 2013.
- ✓ We will calculate the total number of members retained and pay renewal incentives after the open enrollment period ends on March 31, 2014.

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- ✓ Keep Fit members that retain coverage will continue to be paid under the Risk Based Commission formulas, and will count towards the retention bonus.
 - ✓ Members that you enroll who were previously BCBSM or BCN individual members with or without an agent of record will be considered retained members and will count towards the retention bonus.

This document is intended to be a simple explanation of our 2014 commission program. For full details, refer to the 2014 Agent Commission Schedule. Commissions are subject to change at any time at the sole discretion of Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan.