



MEDICAL MUTUAL®

Bonus Program

2016 Individual New Sales Bonus Program

Medical Mutual is excited to announce our 2016 Individual New Sales Bonus. The more in-force individual health members in your book of business, the higher the bonus we will pay during the incentive periods based on your qualifying bonus level. The bonus amount will be calculated on a per-member basis on new sales during the two incentive periods.

Medical Mutual will determine the number of in-force individual health members based on your book of business as of March 31, 2016. This means that your 2016 open enrollment sales count toward the book of business used to determine your bonus level that gives you more time to achieve a higher bonus payment.

Measurement Date	Incentive Period (Effective Dates)	Payment Information
March 31, 2016	January 1, 2016, through March 1, 2016	Annualized one lump payment made by May 15, 2016
March 31, 2016	March 2, 2016, through December 31, 2016	Paid per member per month for the first 12 months as long as the member remains in-force

Bonus Level	Number of In-Force Individual Health Members	Bonus Payment
One	250 – 499	\$7 per member
Two	500 – 799	\$10 per member
Three	800+	\$15 per member

Additional Qualifier: The broker/agency must have a positive individual health member net growth between December 1, 2015, and March 31, 2016 to be eligible for any new sales bonus.

Open Enrollment New Sales Bonus

Medical Mutual will pay a lump sum bonus for new sales having an effective date of January 1, 2016, through March 1, 2016. This bonus will be paid at an annualized rate: number of new member sales x per member bonus payment amount x 12. This bonus will be paid by May 15, 2016.

Example

Agency ABC has 60 new individual member sales with effective dates of January 1, 2016, through March 1, 2016. Agency ABC is at bonus level two at \$10 per member. The bonus payment will be calculated at: 60 new members x \$10 x 12 = \$7,200.

Special Enrollment New Sales Bonus

Medical Mutual will pay a monthly per member bonus for new sales having an effective date of March 2, 2016, through December 31, 2016.

Example

Agency ABC is at bonus level two and has 10 individual new sales with an effective date of May 1, 2016. The bonus of \$10 per member per month will be paid for the first 12 months.*

* The bonus will be paid monthly for the first 12 months as long as the account remains in-force with Medical Mutual.

Official Rules

- Each sale must be a new individual health coverage sale having an effective date of January 1, 2016, through December 31, 2016.
- New sales for 2016 include any current Medical Mutual non-Affordable Care Act (ACA) individual policyholder who moves to a Medical Mutual ACA plan in 2016.
- Current Medical Mutual ACA Individual policyholders who move to another ACA product are not considered new.
- Bonus payment:
 - For new sales with effective dates of January 1, 2016, through March 1, 2016: This bonus payment will be a one-time annualized lump sum payment paid by May 15, 2016, and is based on the bonus level and qualifying sales. Payment will be made only on new member sales still enrolled on March 31, 2016.
 - For new sales with effective dates of March 2, 2016, through December 31, 2016: This bonus will be paid monthly based on the bonus level and monthly qualifying sales for the first 12 months the members are in-force.
- Add-ons to existing contracts do not count as new sales for bonus calculation purposes; but will count for determining the in-force individual member count.
- Short-term, dental or vision only, Medicare Supplement and Medicare Advantage policies do not count toward the in-force contract count or as new sales for bonus payment purposes.
- Sales cancelled retroactively to the effective date do not count.
- This program does not include life product sales.
- The broker/agency must have a positive individual member net growth between December 1, 2015, and March 31, 2016, to be eligible for any new sales bonus.
 - Example: On December 1, 2015, Agency ABC has 251 individual members with Medical Mutual. On March 31, 2016, Agency ABC's has 261 individual members, for a positive net growth of 10 contracts and is therefore eligible for to qualify for either new sales bonus.
- In-force and new sales will be determined and the bonus will be paid at the agency or independent producer level.
- The producer/agency must be duly appointed with Medical Mutual at the time of sale and certified through the federally facilitated marketplace for Marketplace sales.
- Medical Mutual reserves the right to recover bonus payments made for contracts that are cancelled before at least one month's premium has been paid.
- Medical Mutual reserves the right to interpret, modify, amend or make any other determination concerning the terms and conditions of this bonus program, and any such action shall be final and binding on all concerned.

If you have questions regarding this bonus opportunity, please contact your Individual Sales Representative or Royal Advantage Broker.®
