

# Four ways to get a bonus

**New:** Earn \$250 when using Humana’s online, self-service quoting

## 1. Grow your Humana medical case count

Between Feb. 1 and Apr. 30, 2013, grow your Humana group medical case count and earn a bonus! This net growth measure applies to cases with at least two enrolled and 99 or fewer eligible employees (different case size eligibility for FL and CO\*).

Net growth in group medical	Bonus amount
20 or more cases	\$25,000
At least 15, but less than 20 cases	\$15,000
At least 10, but less than 15 cases	\$10,000
At least 5, but less than 10 cases	\$5,000
At least 3, but less than 5 cases	\$3,000

*This bonus will be paid to the Agent of Record by Jun. 30, 2013. Net growth is measured at the Agent of Record level, not Writing Agent level.*

### Specialty Lines of Coverage are:

- Workplace voluntary benefits\*\*
- Group term life, including AD&D
- Group term supplemental or voluntary life, including AD&D
- Group short term disability
- Group long term disability
- Group vision (including voluntary vision)
- Group dental (including voluntary dental)

\*\* Two or more workplace voluntary benefit products sold to the same group is considered one Specialty Line of Coverage for purposes of this promotion.

## 2. Place Humana Specialty Lines of Coverage with or without group medical across two or more cases

For new business placed with initial effective dates of coverage between Feb. 1 and Apr. 30, 2013, you can earn a bonus if you place two or more Specialty Lines of Coverage, each with the same initial effective month of coverage, with the same case. Group medical coverage with the case must be placed in the same initial effective date of coverage as the Specialty Line(s) of Coverage to qualify for the “with group medical” bonus amount. This bonus is eligible for cases with at least two enrolled and fewer than 99 eligible employees (different case size eligibility for FL and CO\*).

Specialty Lines of Coverage placed with the same initial effective month of coverage	With group medical added to a new or existing Humana customer	Without group medical added to a new or existing Humana customer
One Specialty Line of Coverage	No bonus	No bonus
Two Specialty Lines of Coverage <sup>^</sup>	\$500 bonus per case	\$125 bonus per case
Three Specialty Lines of Coverage <sup>^</sup>	\$1,000 bonus per case	\$250 bonus per case
Four Specialty Lines of Coverage <sup>^</sup>	\$2,000 bonus per case	\$500 bonus per case
Five Specialty Lines of Coverage <sup>^</sup>	\$2,500 bonus per case	\$1,000 bonus per case
Six or more Specialty Lines of Coverage <sup>^</sup>	\$3,000 bonus per case	\$1,500 bonus per case

<sup>^</sup> During the bonus period, no bonus will be earned on your first qualified case with two or more Specialty Lines of Coverage, until you sell at least one more qualifying case within the bonus period with two or more Specialty Lines of Coverage. Upon the sale of the second qualifying case the bonus on the first case will be earned. If the bonus period ends with you only having only one qualified case, the bonus on that qualified case will not be paid.

# Four ways to get a bonus and grow your business

## Examples from chart on prior page:

- Agent of Record places group medical, group dental, and group vision with a new Humana customer. Agent of Record qualifies for a \$500 bonus.
- Agent of Record places group dental and group vision with a new Humana customer. Agent of Record qualifies for a \$125 bonus.

## Welcome Back Bonus:

Earn a \$500 bonus if the Agent of Record added no new medical or Specialty Lines of Coverage between Feb. 1, 2012 and Jan. 31, 2013 and writes at least 25 subscribers in new medical or Specialty Lines of Coverage, in cases with at least two enrolled and 99 or fewer eligible employees (different case size eligibility for FL and CO\*), with initial effective dates of coverage between Feb. 1 and Apr. 30, 2013, in aggregate across one or more cases.

*This bonus will be paid within 60 calendar days after the end the calendar quarter in which Agent of Record qualified.*

## 3. Electronic submissions bonus

You can earn up to \$500 for each new medical case sold with an initial effective date between Feb. 1, 2013 and Apr. 30, 2013:

### Earn \$250 when you submit a case using electronic enrollment:

- **Electronic vendor method** – You must use the vendor’s electronic enrollment system to transmit applications to obtain an initial underwritten rate prior to sold case enrollment. The vendor’s website must be used to transmit information to Humana – downloading the applications and submitting the by mail or email will not qualify for the bonus.
- **Humana’s List Enrollment method** – You must submit the completed List Enrollment spreadsheet, along with other required enrollment material, to Humana by emailing directly to [SBSales@humana.com](mailto:SBSales@humana.com). (Subject to availability and underwriting approval.)

**Plus, earn an additional \$250 when you use electronic quoting:** When you qualify for the electronic submission bonus detailed above, you can earn an additional \$250 if the case was initially quoted using Humana’s online, self-service quoting. Note: only sold medical cases with between two and 50\* enrolled subscribers qualify for the \$250 electronic quoting bonus.

## 4. Field Underwriting Days bonus

Get paid for selling new business at Humana’s Field Underwriting Days. At Field Underwriting Days, you’ll meet with your Humana underwriters and have your cases reviewed and underwritten on the spot. Call your Humana Sales Representative for dates in your area.

Line of Coverage sold	Bonus amount per coverage
Group Medical, up to 50 eligible employees	\$150
Specialty Lines of Coverage, up to 50 eligible employees	\$50

*Attendance at Field Underwriting Days must be reserved, subject to a limit in the number of available spaces. If you do not attend Field Underwriting Days you cannot qualify for this bonus.*

**For more information on Humana’s commission and bonus offerings, contact your Humana sales executive or go to [Humana.com/mypay](http://Humana.com/mypay).**

\* For groups situated in Colorado, eligible business must have at least one enrolled and fewer than 130 eligible employees. For Florida, eligible business must have at least four enrolled and fewer than 99 eligible employees.

Under applicable law, agents may be required to disclose to the insured or applicant their compensation including base commissions, bonuses, incentives, or other forms of remuneration for which the agent is eligible for the sale or renewal of insurance products.

Except where specifically modified, all rules and provisions of Humana’s Group Producing Agent and Agency Contract and Humana’s Producer Partnership Plan, including the Appendix to the Producer Partnership Plan, are in full effect.

Only Agents of Record with a primary business address in Humana’s agency management system in AR, AZ, CO, FL, GA, KY, LA, MO, MS, NV, TN, TX, UT, WI, IL, KS, IN (counties of Clark, Dearborn, Floyd, Franklin, Harrison, Jefferson, LaPorte, Lake, Ohio, Porter, Posey, Ripley, Scott, Switzerland, Union, Vandeburgh, Warrick, and Washington) and OH (counties of Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren) are eligible for these bonuses.