

BROKER COMMISSIONS AND REWARDS | CALIFORNIA

# More opportunities to earn rewards



Take advantage of our new Value Demonstrated bonus and make 2019 and 2020 your biggest selling years yet. **Earn a reward – and possibly double your earnings** – when you connect us with an eligible new client. You can do this by choosing 1 of the 2 tracks below.

You can only choose one track per client, but you can double your bonus if your client buys a Kaiser Permanente plan as a result of the meeting or facility tour. You can **earn these rewards in addition to your regular commissions** and other standard bonus programs such as the Total Replacement<sup>1</sup> and Group Production<sup>2</sup> rewards. This bonus is payable for new groups written through any sales channel – direct, CalChoice®, Covered California for Small Business, and General Agency.

## How to qualify

- Eligible clients must be new groups that Kaiser Permanente hasn't had a contract with in the last 6 months. These clients must also have 50 or more full-time employees who work 30 or more hours per week.
- Client meetings or facility tours and/or sales for eligible new clients must happen between July 1, 2018, and January 1, 2020.

## How the Value Demonstrated bonus works

STEP 1: Choose your track (only one track per eligible client)	
TRACK 1: Client meeting	TRACK 2: Facility tour
Have your Kaiser Permanente representative join you for a meeting with your eligible new client. You do not need to close the sale to receive the step 1 bonus.	Take your Kaiser Permanente representative and eligible new client on a tour of one of our facilities. You do not need to close the sale to receive the step 1 bonus.
<b>Earn \$500</b> for a client with 50 to 100 full-time employees <b>Earn \$750</b> for a client with more than 100 full-time employees	<b>Earn \$1,000</b> for a client with 50 to 100 full-time employees <b>Earn \$1,000</b> for a client with more than 100 full-time employees
STEP 2: Double your earnings if you close the deal (optional)	
Close the deal after your meeting and you can <b>double your earnings from step 1.</b>	Close the deal after your Kaiser Permanente facility tour and you can <b>double your earnings from step 1.</b>

See next page for bonus rules and conditions.

**Call your Kaiser Permanente representative to learn more about the program, schedule your client meetings, and begin earning these rewards today.**

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## Bonus rules and conditions

- A minimum of one decision-maker from the prospect group (client) must attend a client meeting and/or facility tour. Decision-makers can include a company owner, C-suite executive, HR benefits manager, or above.
- Group size is based upon census information provided from client.
- Groups that leave or break away from exchanges (such as CaliforniaChoice or Covered California for Small Business), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the carrier of choice aren't eligible for the broker bonus.
- All licensed and appointed Kaiser Permanente brokers that sell policies to groups in California that have 50 or more full-time employees are eligible. Groups must be in California, but brokers can be located anywhere, provided the broker is licensed and appointed by Kaiser Permanente in California.
- The bonus program is effective July 1, 2018, through January 1, 2020, and can be combined with additional broker bonus programs mentioned.<sup>3</sup> This program doesn't affect commission payments.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- If a group terminates within 90 days of its effective date, the reward will be rescinded.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- The maximum reward or bonus payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward and bonus payments.
- Bonus and reward programs are subject to change at any time.

<sup>1</sup>The Total Replacement reward is only available for each qualifying total replacement group sale made directly with Kaiser Permanente in which Kaiser Permanente is the only employer-sponsored group health plan for all eligible subscribers. Sales not made directly with Kaiser Permanente aren't eligible for this reward. Please visit [account.kp.org](http://account.kp.org) for the complete terms and conditions of the Total Replacement reward program.

<sup>2</sup>The Group Production reward is a one-time payment for new group member sales written directly with Kaiser Permanente, CaliforniaChoice, or Covered California for Small Business. You'll earn a \$1,000 reward when the first 25 new members are enrolled. For every member enrolled after the first 25, you'll earn \$25 per member. The enrolled subscriber and each dependent count as members. Please visit [account.kp.org](http://account.kp.org) for the complete terms and conditions of the Group Production reward program.

<sup>3</sup>See notes 1 and 2.