



BlueCross BlueShield of Illinois



## Producer Bonus Programs offered by Blue Cross and Blue Shield of Illinois

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,  
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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# Blue Leaders Bonus Program<sup>SM</sup>

**At Blue Cross and Blue Shield of Illinois (BCBSIL), expanding access to quality, affordable health care has always been our top goal.**

For more than 80 years, we've delivered on that goal by staying customer-focused and providing reliable, innovative and affordable health care options. We recognize that our success is due, in part, to your hard work and dedication. Now, we invite you to reap the rewards of your success through our Blue Leader program.

## Rewarding Your Commitment to Excellence

The Blue Leader program offers rewards and incentives for selling and retaining BCBSIL group medical – and for Diamond and Platinum Blue Leaders, pharmacy – business. The more successful you are, the greater the rewards.

## Features of the Blue Leader Program

- Rewards for selling new group medical contracts
- Recognition for retaining group medical contracts
- Recognition for selling and retaining both fully insured and self-funded business
- Diamond or Platinum producer eligibility for rewards on retained and new pharmacy business



## Blue Leader Program Eligibility

You are eligible to participate in the Blue Leader program after you have met these minimum qualifications:

- Hold a valid Illinois insurance producer license
- Have a fully executed Blue Leader contract
- Maintain at least three accounts and 750 contracts
- Are in good standing with BCBSIL

## Recognition Levels

There are four levels of participation in the Blue Leader program, based on your business.

 Blue Leader Level	 Minimum Retained Group Medical Contracts
<b>Diamond</b>	<b>40,000</b>
<b>Platinum</b>	<b>10,000</b>
<b>Gold</b>	<b>4,000</b>
<b>Silver</b>	<b>750 with 3 accounts</b>

**The more you sell and renew, the sooner you can become eligible for the program... and the more rewards you can earn.**

## Let the Blue Leader Program Help You Succeed

**By expanding your medical and pharmacy business with us, you can enjoy the recognition and financial rewards our Blue Leader program offers. Refer to your Blue Leader producer contract for complete terms and conditions.** Contact your BCBSIL sales executive or general agent if you have any questions. We appreciate your steadfast support and your commitment to our mutual customers.

Best wishes for continued success through our Blue Leader program.

# Bonus Payment Schedule for Blue Leaders: Medical Contracts

## New Sales Bonus

New sales production is based solely on commercial group business (one or more contracts) sold with effective dates between January 1 and December 31 each calendar year.

Medical Contracts	Bonus Per New Group Medical Contract
1 - 250	\$10
Next 250 (251 - 500)	\$25
Next 250 (501 - 750)	\$35
Next 250 (751 - 1,000)	\$45
Next 500 (1,001 - 1,500)	\$55
Next 500 (1,501 - 2,000)	\$65
Additional contracts (2,001+)	\$75

**Note:** There is a \$75,000 maximum bonus per account for new contract business.

## Retention Bonus

The retention rate bonus plan is based on the retained contract rate, as follows:

Blue Leader Level	Retention Rate and Payment for Small Group and Mid Markets Pool-Rated Book of Business			Retention Rate and Payment for Experience-Rated Book of Business		
	90% or Greater	85% - 89.9%	Less Than 85%	90% or Greater	85%-89.9%	Less Than 85%
Diamond	\$25	\$15	\$0	\$12	\$5	\$0
Platinum	\$25	\$15	\$0	\$10	\$5	\$0
Gold	\$9	\$5	\$0	\$9	\$5	\$0
Silver	\$7.50	\$5	\$0	\$7.50	\$5	\$0

**Note:** There is a \$30,000 maximum bonus per account for renewed business. Pool-rated and experience-rated retention rates will be the same based on the retention rate of a Blue Leader total book of business. Single Case Rule: Single Case cancellation cannot affect the total retention by more than 10 percent. While you will not be rewarded for retention if your total retention rate is less than 85 percent, you will still be eligible for the new sales contract bonus.

**See all terms and conditions in the last section of this brochure.**



## Example: Medical Bonus for Blue Leaders

The Thomas Jones Agency is a qualified BCBSIL Silver-level Blue Leader producer with a 2,800 contract book of business as of December 31. During the next production year, Mr. Jones cancels one account of 55 contracts and sells three new BCBSIL accounts with total enrollment of 285 contracts as of December 31.

## BLUE LEADER BONUS CALCULATION EXAMPLE



SILVER LEVEL

=



**2,800**  
beginning book  
of business

-

**55**  
canceled  
contracts

=

**2,745**  
retained  
contracts

RETENTION RATE

=

**98.03%**  
retained contracts

RENEWED BONUS

=

**2,745**  
retained contracts

X

**\$7.50**  
/contract

=

**\$20,587.50**  
retention bonus

NEW SALES

=

First  
**250**  
contracts

X

**\$10**  
/contract

=

**\$2,500**  
New Sales Subtotal

Next  
**251**  
to  
**285**  
contracts

= 35

X

**\$25**  
/contract

=

**\$875**  
New Sales Subtotal

**\$3,375**  
Total New Sales Bonus

**TOTAL MEDICAL BONUS**

=

**\$23,962.50**

# Bonus Payment Schedule for Blue Leaders: Pharmacy Contracts

## Pharmacy Bonus Criteria

- The pharmacy retention and sales bonus is for **qualifying Diamond and Platinum Blue Leaders**.
- It applies when you place your ASO and Cost Plus/Self-Insured pharmacy business with Prime Therapeutics.
- If an account has multiple funding types (e.g., ASO and fully-insured) you'll be paid for the pharmacy members that are under the ASO and Cost Plus contracts.

## Pharmacy Bonus Schedule

### Renewing Pharmacy Administration Applies to:

Existing BCBSIL ASO and Cost Plus business with renewed pharmacy benefits administration: **\$2 PER CONTRACT**

### New Pharmacy Sales Applies to:

Renewing ASO and Cost Plus business that adds pharmacy or to new ASO and Cost Plus business that includes pharmacy

Enrolled Contracts	Bonus Amount
0 - 499	\$0
500 - 1,000	\$50,000
1,001 - 2,000	\$75,000
2,001+	\$100,000

151-500 Enrolled Contracts = \$0 Bonus Amount

**See all terms and conditions in the last section of this brochure.**



## Example: New Pharmacy Sales Calculation

ABC Insurance Agency, a qualifying Diamond or Platinum Blue Leader, has an existing 1,200-contract BCBSIL client with an ASO or Cost Plus contract that doesn't include pharmacy. If we are awarded the pharmacy contract during the next bid, the agency will receive a \$75,000 bonus – in addition to the bonus they are already receiving for renewing the medical business and achieving their medical retention goals.

# Stop Loss Producer Bonus Program

You understand how vital stop loss coverage is to the health of your clients' business. When you place their stop loss coverage with us, our Stop Loss Bonus Program lets us reward the trust you put in our business.

Our Stop Loss Broker Incentive Program rewards qualifying Brokers based on two factors:

1. Stop Loss Premium across our plans in Illinois, Montana, New Mexico, Oklahoma and Texas ("Divisions") and
2. Case Count Growth by individual Division.

This Incentive is in addition to regular commissions and any other BCBSIL bonus programs, unless otherwise stated in the Terms and Conditions.

## Program Structure

### 1. Override Percentage

The Override Percentage is based on Stop Loss Premium, which is outlined in the chart to the right. Tiers are qualified at the Broker House Level across our Divisions. Broker House Level is defined as all legal, corporate entities that roll up to a parent organization. A minimum of \$5,000,000 of Stop Loss Premium or 10 Stop Loss cases are needed to qualify for an Incentive.

Tier	Stop Loss Premium	Override %
Tier 1	\$5,000,000 – \$10,999,999 or 10 cases	0.50%
Tier 2	\$11,000,000 – \$20,999,999	1%
Tier 3	\$21,000,000 – \$30,999,999	2%
Tier 4	\$31,000,000 – \$50,999,999	3%
Tier 5	\$51,000,000+	4%

**Example:** If a Broker has \$25M of Stop Loss Premium, they would qualify for a 2% override.

### 2. Override Percentage Multiplier

Case Count Growth is measured by individual Division and impacts the ultimate Incentive received in that Division. Case Count Growth is determined by dividing case count measured as of 12/31/2022 by case count measured as of 12/31/2021. The Override Percentage Multiplier is based on the calculated Case Count Growth, which is outlined in the chart to the right.

Case Count Growth	Override % Multiplier
<85%	0%
85% – 94.99%	75%
95% – 109.99%	100%
≥110%	125%

**Example:** If a Broker has a case count of 29 cases on 12/31/2022 and a case count of 24 cases on 12/31/2021 with BCBSIL that would equate to a Case Count Growth of 120.83% and they would qualify for the 125% Override Percentage Multiplier in Illinois.

### 3. Incentive Calculation

The Incentive is calculated by taking each Division's (a) Stop Loss Premium multiplied by the (b) Override Percentage qualified for at the Broker House Level multiplied by the (c) Override Percentage Multiplier based on Case Count Growth at the individual Division. See example to the right.

Example: Broker Incentive Calculation	
(a) Stop Loss Premium:	\$25M
(b) Override Percentage:	2%
(c) Override % Multiplier:	125%
Multiply (a) by (b) by (c)	\$25M x 2% x 125%
Incentive:	\$625,000



# Stop Loss Producer Bonus Program (continued)

## Program Guidelines

- The program will run on a calendar year basis and is effective starting 1/1/2022 and ending on 12/31/2022.
- Stop Loss Premium (or case count for Tier 1 only) will be measured at the close of the calendar year (12/31/2022) to determine the eligible Override Percentage.
- Beginning case count will be measured as of 12/31/2021 and ending case count will be measured as of 12/31/2022 to determine Case Count Growth.
- The maximum Incentive payout (Incentive Cap) under this program is \$2M total to any single Broker and applies at the Broker House Level.
- If the Incentive at the Broker House Level exceeds the \$2M Incentive Cap, a weighting methodology will be used to calculate each Division's Incentive as a percent of the total Incentive and proportionally applied to the \$2M Incentive Cap.
- Payment will be made to qualifying Brokers in the second quarter of 2023.

## Definitions

- **Broker House Level** is defined as all legal corporate entities that roll up to a parent organization.
- **Case** is defined as a single account determined by account number.
- **Case Count Growth** is defined as ending case count measured as of 12/31/2022 divided by beginning case count measured as of 12/31/2021.
- **Division** is defined as the plan state by which a client's Stop Loss coverage is provided (Illinois, Montana, New Mexico, Oklahoma or Texas). Division is not determined by where the Broker or client is physically located or headquartered.
- **Incentive** is defined as the reward paid to qualifying Brokers under this program.
- **Stop Loss Premium** is defined as actual Specific Stop Loss Premium received across our plans in Illinois, Montana, New Mexico, Oklahoma and Texas, excluding commissions and premium taxes as determined by BCBSIL.

See all terms and conditions in the last section of this brochure.





# Ancillary Bonus Program

Qualifying Group Benefits Product Lines of Coverage (on groups with 10 or more insured contracts)			
Life and Disability Product Lines			
Employer-Paid Products		Voluntary Products	
Life/AD&D	Critical Illness	Short-Term Disability	Critical Illness Plans
Group Short-Term Disability Insured and ASO plans	Vision Care	Long-Term Disability	Vision Care
	Stand Alone AD&D	Life/AD&D	Stand Alone AD&D
Group Long-Term Disability	Accident Indemnity	Supplemental Life/AD&D	Accident Indemnity

Dental Products	
BlueCare Dental <sup>SM</sup> – Insured	BlueCare Dental – ASO

All group Life, STD, LTD, Vision, Accident and Critical Illness, and all BlueCare Dental coverages are eligible for compensation as described within this document. ASO STD and ASO Dental fees (as determined by Us) will be used to qualify for number of lines sold and Estimated New Annualized Premium qualification levels, but will not be used in calculating the actual bonus payout. However, ASO Dental cases will be paid out on a per contract basis, as specified in the chart.

Ancillary Group Benefits New Business Bonus Schedule and Qualifying Requirements				
Option A: Line Count and Premium Qualifier				
Estimated New Annualized Premium		# of Qualifying Lines Sold (on groups with 10 or more insured contracts)	New Business Bonus	ASO Dental (per contract)
\$0 – \$99,999	and	10	No Bonus	No Bonus
\$100,000 – \$149,999	and	10	1.0%	\$2.00
\$150,000 – \$199,999	and	15	2.0%	\$2.00
\$200,000 – \$249,999	and	15	3.0%	\$2.00
\$250,000 – \$299,999	and	15	4.0%	\$2.00
\$300,000+	and	15	5.0%	\$2.00

Option B: Case Count and Premium Qualifier			
Estimated New Annualized Premium		# of Groups Sold (on groups with 10 or more insured contracts)	New Business Bonus
\$0 – \$999,999	and	2	No Bonus
\$1,000,000+	and	2	2.0%

A producer can qualify for a New Business Bonus under Option A or B, but not both. Qualifying lines are for groups with 10 or more insured contracts. Groups with 2-9 contracts do not count toward the New Business Bonus. ASO dental coverages will be paid out on a per contract basis. Under Option A, if number of Qualifying Lines Sold is between 10-14, regardless of Estimated New Annualized Premium, the New Business Bonus payout will be 1%.

Ancillary Group Benefits Renewal Persistency Bonus Schedule						
Renewal Persistency Bonus Schedule: In order to qualify, a producer must (1) qualify for the New Business bonus described above; and (2) have at least \$100,000 of Current Plan Year Renewal Premium						
Persistency Rate	Bonus Amount (% of Annual Renewal Premium)*					ASO Dental (per contract)
	First \$50,000	Next \$25,000	Next \$25,000	Next \$100,000	Remaining	
95%+	7%	6%	5%	3%	1%	\$2.00
92 – 94.9%	6%	5%	4%	2%	1%	\$2.00
88 – 91.9%	5%	4%	3%	1%	0.5%	\$2.00
84 – 87.9%	4%	3%	2%	1%	0.5%	\$2.00

\*This Annual Persistency Bonus is determined by applying the percent applicable above to the Annual Renewal Premium of the applicable cases. Fees for ASO STD and ASO Dental cases count in the persistency rate calculation, but do not count in the persistency bonus payout calculation. However, ASO Dental cases will be paid out on a per contract basis, as specified in the above chart, if producer qualifies for a Renewal Persistency Bonus.

**See all terms and conditions in the last section of this brochure.**

# Terms and Conditions

## Medical and Pharmacy for Blue Leaders

- The calculated bonus, for new and retained business combined, must equal a minimum of \$1,000 to produce a Blue Leader payout.
- The bonus payout is targeted for the second quarter, each plan year.
- The entire bonus amount will be included as a one-time payment on the normal monthly commission statement.
- On the payout commission statement, the total award will be displayed as a separate line item in the bonus section of the statement.
- Producers and agencies must be contracted with BCBSIL to participate. Bonuses are only paid to contracted producers and agencies.
- All bonus payments are subject to federal and state income tax reporting and to withholding by BCBSIL (if applicable).
- The minimum threshold for bonus eligibility is three accounts with 750 contracts.
- Contracts/policies must be active as of the end of the calculation period to be eligible.
- BCBSIL will capture final sales and retention data in mid-January of the year following the bonus calculation period. We'll use this data to determine the number of qualifying accounts and contracts.
- The Blue Leader bonus program is in addition to (and separate from) all other BCBSIL bonus programs.
- BCBSIL reserves the right to terminate or modify this program at any time without notice.
- BCBSIL determines the issue dates of all policies and will be solely responsible for determining sales and retention counts.
- BCBSIL will be the final arbiter of any issues related to this bonus payout and reserves the right to make final judgments on what is a qualifying policy.
- This program only applies to medical and pharmacy business, coverages or policies for qualifying lines of business beginning on the starting plan year.
- This is not a guarantee of payment.
- Terms and conditions are subject to change.
- Cases that terminate due to policyholder bankruptcy, merger or acquisition may be excluded in the retention rate calculation if such case information is provided by the producer/consultant in advance of the calculation.
- Any compensation paid under this program will be disclosed on a Schedule A, if required.
- The Blue Leader Program only applies to business produced in Illinois, with some exceptions for multi-state producers.
- General agents are not eligible for the Blue Leader Program.
- **Right to Offset:** Any indebtedness incurred by the Producer to BCBSIL, arising at any time will represent a first lien on Special Bonus Payments, and BCBSIL has the right to offset any such amounts from any commissions due the Blue Leader Producer.
- **License:** The Producer must maintain a valid producer's license with the State of Illinois. Commissions will terminate if the Producer fails to maintain a valid Producer's license or otherwise fails to comply with the requisite state statutes and/or regulations.
- **Assignment:** Assignment of Special Bonus Payments under this Agreement to another party can be made only with the written approval of a BCBSIL officer.
- **Records:** The parties agree that BCBSIL owns all expirations, including the possession use and control of the records thereto.
- **Post Termination Compensation:** The Blue Leader Producer shall not be entitled to any Special Bonus Payments on Premiums paid after the Termination Date.
- **Broker of Record Letter:** The acquisition or loss of a continuing BCBSIL account by a Broker of Record Letter shall be treated on a no-loss no-gain basis during the Plan Year of the acquisition or loss. A Producer losing an Employer Group, which retains coverage with BCBSIL, through a Broker of Record Letter, will not be charged with such loss for purposes of calculating the Producer's retention. A Producer gaining a current BCBSIL Employer Group, through a Broker of Record Letter, shall not have such group treated as a new sale for purposes of calculating Special Bonus Payments.
- **Payment Calculations:** All decisions regarding payment calculations will be made based on BCBSIL records.
- The producer must have a fully executed Blue Leader contract.

## Stop Loss Bonus Program

- The Stop Loss Broker Incentive Program is voluntary and is available to all BCBSIL appointed Brokers who achieve certain performance benchmarks.
- All Incentives will be reported as required by state and federal regulation. Special rules may apply to certain governmental groups.
- All terms and conditions of the BCBSIL Producer Agreement apply, and in the event of a conflict between this brochure and the Producer Agreement, the Producer Agreement will prevail.
- The Stop Loss Broker Incentive Program is subject to change or cancellation without notice at the sole discretion of BCBSIL.
- Only Stop Loss coverage placed with our plans in Illinois, Montana, New Mexico, Oklahoma and Texas is eligible to be included under this program.
- Application of this Stop Loss Broker Incentive Program and determination of eligibility and Incentives, if any, will be made by BCBSIL at its sole discretion. All decisions are final.

# Terms and Conditions (continued)

- Brokers who have other negotiated arrangements for Stop Loss bonus programs are not eligible for this Stop Loss Broker Incentive Program.
- Receipt of an Incentive under this program in one year does not guarantee receipt of an Incentive under this program in future years.

## Ancillary Bonus Program

This program only applies to business coverages or policies issued by Us for qualifying lines of insurance beginning on the starting plan year (shown on reverse).

- **New Employer Group(s)** shall mean an employer group having at least 10 contracts insured with an effective date in the Current Plan Year. To qualify as a New Employer Group, group must be in force for 12 months or must be in force at the time bonus is calculated. New Employer Groups effective 1/1 with a term date of 12/31 of the Current Plan Year will qualify as a group in force for 12 months.
- **New Line of Coverage(s)** have the same terms and conditions as a New Employer Group except the coverage is being added to an In-Force Employer Group.
- **Estimated New Annualized Premium** shall mean the first-year annualized premium for New Employer Group(s) & New Lines of Coverage(s) that are effective during the Current Plan Year. It will be used to determine qualification levels for the New Business Bonus.
- **Qualifying New Annualized Premium** shall mean the premium that is qualified and used for the actual calculation of the New Business Bonus as determined by all stated terms and conditions. For any dental New Employer Group(s) or New Lines of Coverage(s), this premium will be 75% of the Estimated New Annualized Premium. For any life and disability New Employer Group(s) or New Lines of Coverage(s), this premium will be 100% of the Estimated New Annualized Premium.
- For New Business Bonus Option B, an In-Force Employer Group will not be counted as a New Employer Group, even if an additional qualifying New Line of Coverage was sold.
- For the New Business Bonus, a producer can only qualify for Option A or Option B. Option B will only be used if the producer does not qualify for Option A.
- In-Force Employer Group shall mean an Employer Group having at least two contracts insured with an effective date on or before 12/31 of the Prior Plan Year.
- **Persistency Rate** is determined by dividing the Current Plan Year Renewal Premium by the Prior Plan Year Renewal Premium
  - 1/1 effective groups terminating on 12/31 of the Current Plan Year will count toward a producer's persistency rate.
  - 1/1 effective groups terminating on 12/31 of the Prior Plan Year will count against a producer's persistency bonus.
- **Current Plan Year Renewal Premium**  
If the In-Force Employer Group remains active as of the Current Plan Year, the premium will equal the Prior Plan Year Renewal Premium figure. If the group has a termination date on or before 12/30 of the Current Plan Year, then the Current Plan Year Renewal Premium is zero.
- **Prior Plan Year Renewal Premium** shall mean the estimated annualized premium per In-Force Employer Group. It is calculated using modal premiums that have been applied and are associated with the Prior Plan Year.
- **Qualifying Renewal Annualized Premium** is the non-first year premium that is qualified in use for the actual calculation of the Renewal Persistency Bonus as determined by all stated terms and conditions. It is only applicable for those producers who qualify for the Renewal Persistency Bonus. For any dental In-Force Employer Groups, this premium will be 75% of the Current Plan Year Renewal Premium. For any life and disability In-Force Employer Groups, this premium will be 100% of the Current Plan Year Renewal Premium.
- For both New Employer Groups and In-Force Employer Groups, for any single Employer Group, the maximum eligible premium (cap) for the life and disability product lines is \$250,000 for bonus calculation purposes; for dental product lines, it is \$500,000; however, for both the life and disability and dental lines, the full estimated annualized premium (prior to cap or premium adjustment) will be used to determine New Business Bonus qualification levels and Persistency Rate.

**Example:** If the group to the right had the following lines of coverage with Us, the Total Estimated Annualized Premium would be \$1,150,000 and the Total Qualifying Annualized Premium would be \$750,000, as outlined to the right.

Life and Disability Product Lines	Estimated Annualized Premium	Dental Products	Estimated Annualized Premium
Life	\$150,000	Insured Dental	\$800,000
LTD	\$150,000		
ASO STD Fees	\$50,000		
<b>Total Estimated Annualized Premium</b>	<b>\$350,000</b>		<b>\$800,000</b>
<b>Total Qualifying Annualized Premium</b>	<b>\$250,000</b>		<b>\$500,000</b>



# Terms and Conditions (continued)

## Ancillary Bonus Program (continued)

- **Plan Year** shall mean a calendar year. It begins on 1/1 and ends on 12/31 of that calendar year
- **Current Plan Year** shall mean the Plan Year for which a particular Producer Bonus is being determined.
- **Prior Plan Year** shall mean the year previous to the Current Plan Year.
- **Qualifying Lines Sold** shall mean any of the qualifying product lines from New Employer Groups and New Line of Coverage(s) with a coverage effective date in the Current Plan Year.
- **ASO** shall mean Account Services Only or Administrative Services Only. Fees for ASO employer groups, both new and in-force, will only be used to determine the New Business Bonus compensate rate and Persistency Rate. However, ASO dental groups (or New Line of Coverage(s)) will receive the applicable rate per contract, assuming a new business or Renewal Persistency Bonus level is met. There is no payment for ASO STD groups (or New Line of Coverage(s)).
- **Contract(s)** shall mean the number of contracts that are associated with Our BlueCare Dental products
- **MPPM** stands for per member, per month. It is a rate used to estimate annualized premium for BlueCare Dental products. It is used to determine both Prior Plan Year Renewal Premium and Estimated New Annualized Premium.
- An employer group with more than one line of coverage with Us counts as one case regardless of the number of lines of coverage or policies under which benefits are provided. Multiple divisions or subsidiaries or affiliates related to one policyholder count as one case.
- Cases that terminate due to policyholder bankruptcy, merger or acquisition may be excluded in the Persistency Rate calculation if such case information is provided by the producer in advance of the calculation
- Only a contracted agent with Us is eligible for the bonus plan
  - New business bonus credit will be given to the original agent of record only
  - Persistency bonus credit will be given to the agent of record as of 12/31 of the Current Plan Year only
  - 1/1 effective groups with a 12/31 termination date of the previous Plan Year, the group will be assigned only to the agent(s) of record as of that date
- Compensation under the Bonus Program is not vested, and We reserve the exclusive right and discretion to interpret the program or to modify or withdraw it at any time.
- In the event We terminate a relationship/contract with any producer 'for cause' as determined at Our sole discretion, any rights to compensation under the Bonus Program shall cease with such termination and no compensation shall be payable under this program.
- Any compensation paid under the Bonus Program will be disclosed on a Schedule A of Form 5500, if required. The agent agrees to disclose to Employer Group clients all such payments made to the agent pursuant to this Bonus Program.
- If there are multiple producers or agents involved with a case, policy or business, the total amount we will pay under the Bonus Program regarding any case, policy or business will be the amount that would have been paid for such case, policy or business if the bonus had been payable to only one party.
- When compensation regarding any case, policy or business is to be split between more than one party, the premium associated with the group will be split in accordance with Our administration system; however, all parties will be granted full line count credit.
- We reserve the right in Our sole discretion, to determine how to allocate any bonus payable among those parties and Our decision in such matters shall be final
- Producers can qualify for this Bonus Program only if they are not already participating in another additional or supplemental compensation program with Us, with the exception of the Blue Leader program. All coverages not listed as an eligible line of coverage for this Bonus Program and written thru Us are still eligible for that program.
- The producer's state of residence, as listed on Our administrative system, will be the sole determination as to which Bonus Program is utilized. However, regardless of which plan is used, all qualified groups, regardless of their state location, will be used to determine a producer's eligibility and payout for the program.
- General agents and Third-Party Administrators (TPAs) are not eligible for this program.
- The terms "renewal" and "persistency" are synonymous.
- The terms "agent" and "producer" are synonymous.
- The terms "We" or "Us" or "Our" refers to Blue Cross and Blue Shield of Illinois
- The term "Bonus Program" refers to Our Ancillary Producer Bonus Program
- Dental Network of American (DNOA) is the administrator of BlueCare Dental products. Ancillary Producer Bonus proceeds related to dental products will be paid by DNOA.
- For brevity, both a New Employer Group or In-Force group may be referred to as a "group" or "case" throughout this document.