

BROKER COMMISSIONS AND REWARDS | CALIFORNIA

Another way to get rewarded



It pays to grow your book of business with us. Earn extra rewards with this new limited-time small group exchange bonus.

You'll get **\$30 per enrolled member** when you sell a new group with 6-49 full-time employees (employees that work 30 hours or more) through:

- CaliforniaChoice®
- Covered California for Small Business

Take note that not all 6-49 full-time employees (employees that work 30 hours or more) have to enroll for you to receive this bonus since it is calculated at **\$30 per Kaiser Permanente member** enrolled between the effective dates below.

For example:

- If you sell a new CaliforniaChoice or Covered California for Small Business group on October 1 with 6 full-time employees and enroll 4 members with Kaiser Permanente, that's a bonus of \$120.
4 enrolled members x \$30 = \$120
- If you sell a new CaliforniaChoice or Covered California for Small Business group on November 1 with 47 full-time employees and enroll 30 members with Kaiser Permanente, that's a bonus of \$900.
30 enrolled members x \$30 = \$900

To qualify, a group's effective date must be between **October 1, 2018, and January 1, 2019.**

Combine bonuses to maximize your income

This bonus is on top of your regular commission and standard broker reward programs such as the Group Production rewards¹ and the small group Santa Cruz bonus program.² Other bonus programs may apply. Check with your Kaiser Permanente Sale Executive for more details.

Please see the next page for bonus rules and conditions.

For more information about our rewards program, visit account.kp.org or contact your Kaiser Permanente representative.

(continues)

Bonus rules and conditions

- All licensed and appointed Kaiser Permanente brokers that sell policies to groups in California that have 6–49 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 October 1, 2018, through January 1, 2019, and can be combined with additional broker bonus programs mentioned.³ This program does not 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.
- This bonus is only for new groups, which are groups Kaiser Permanente has not had a contract with in the previous 6 months.
- 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.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- If a group terminates within 90 days of its effective date, the reward will be rescinded.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- 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 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 payments.
- Bonus and reward programs are subject to change at any time.

¹The Group Production reward is a one-time payment for new group member sales written directly with Kaiser Permanente, through CaliforniaChoice, Covered California for Small Business, or General Agencies.

²The 2018 small group Santa Cruz bonus is a limited time program where you will be rewarded a \$50 bonus for every member you enroll in a new small group in Santa Cruz County with an effective date between July 1, 2018, and January 1, 2019. This bonus is payable for new small groups written through any sales channel – direct, General Agency, Covered California for Small Business, and CaliforniaChoice. The bonus is in addition to your regular commission and other rewards such as this Small Group Exchange Bonus 6-49 program and the Group Production reward.¹

³See notes 1 and 2.