

Jump Start 2009

More ways to earn under our 2009 Jump Start Bonus Program

At Regence, we're rewarding members who are pursuing active, healthy lifestyles. And, we're rewarding you for helping us grow our membership.

> How it works

We'd like you to encourage your groups to consider the benefits of InnovaSM, EngageSM, ActivateSM and the Regence HSA Healthplan 2.0SM. We believe these plans are the best products available in health care coverage today. Their innovative features are designed to reward healthy behaviors and encourage members to take more control over their health care decisions. And that's what offers employers and members both better value and tools for better health.

Regence 2009 Jump Start Bonus Schedule*

Bonus Type	Qualifying Enrollment Period	Bonus per Enrolled Employee
Qualifying Plan Enrollment Bonus	Jan. – Dec. 2009	\$20.00
e-Enroll Bonus	Jan. – June 2009	\$5.00
Regence Cross-Sell Bonus	July – Dec. 2009	\$2.50

* Subject to applicable conditions, qualifications and restrictions contained in the Agent's agreement with Regence and contained in this Jump Start 2009 Flyer. Qualifying Plans include Innova, Engage, Activate and HSA Healthplan 2.0.

> How much of a bonus is available?

- We offer three potential bonus amounts in 2009, as shown in the Schedule above. The total amount you may earn depends on the total number of employees who enroll and qualify, from your groups, for the bonus (described below). Spouses and dependents are not counted.
- Once you meet the minimum qualifications described below, we will issue you a one-time payment for each qualifying group based on the number of employees enrolled in the group at the end of the month of the group's effective date. We will distribute your bonus payment one month following the month that you qualify for the program, and in the month following any month in which you sell additional groups qualifying for a bonus.
- There is no limit to the number of qualifying groups or the number of employees that you sell to and enroll. The maximum bonus per group is \$20,000.

> How do you qualify for a Qualifying Plan Enrollment Bonus during 2009?

- Encourage your groups to consider the benefits of Innova, Engage, Activate and the Regence HSA Healthplan 2.0 (the "Qualifying Plans"); and
- Sell at least one group with an effective date of Jan. 1, 2009, through Dec. 31, 2009 and enroll a minimum of 25 employees. The group must be on a Regence plan from either of the following plan types, depending on the group size:
 - **Qualifying Plans for new groups (2 + employees).** You may qualify by selling a Qualifying Plan to your groups that are new to a Qualifying Plan.
 - **Qualifying Plans for renewing groups (2 + employees).** You may also qualify by selling over your existing groups that are on an old Regence medical plan to one of our new Qualifying Plans.



> **How do you qualify for an e-Enroll Bonus during the first half of 2009?**

You qualify for an e-Enroll Bonus when any qualifying group with an effective date between Jan. 1, 2009, and June 30, 2009, enrolls its employees electronically. Online enrollment is available to qualifying groups with 100+ employees.

> **How do you qualify for a Regence Cross-Sell Bonus during the second half of 2009?**

You qualify for a Regence Cross-Sell Bonus when you cross-sell to qualifying groups with an effective date of July 1, 2009, through Dec. 31, 2009, one of the following Regence products: Regence Life and Health products (Life, Voluntary Life, Short Term Disability, Voluntary Short Term Disability, Long Term Disability, Voluntary Dental, Voluntary Critical Illness and Voluntary Long Term Disability); vision plan, EAP or Dental plan (EncoreSM, ExpressionsSM or RadianceSM).

> **Example**

A new group of 105 enrolled employees with an effective date of Jan. 1, 2009, purchases Innova. An existing Legacy group of 15 with a renewal date of Jan. 1, 2009, purchases Engage. You've surpassed the minimum threshold of 25 employees, earning a \$2,400 bonus. In addition, the group of 105 employees elected to e-Enroll, which earns you a \$525 bonus. You will receive your bonus check of \$2,925, payable in March 2009. In July 2009, you cross-sell dental to 20 employees and vision to 10 employees, earning a \$75 bonus, payable in August 2009.

Fig. 1.1 Jump Start bonus payment example

How to Qualify		
Q1-Q4		
105 new employees to Innova in 01/09		
15 new employees to Engage in 01/09		
120 total employees surpasses qualifying threshold		\$2,400 payable 03/09
More Ways to Earn		
Q1-Q2		Q3-Q4
105 e-Enroll in 01/09		\$525 payable 03/09
		20 employees add dental in 07/09
		10 employees add vision in 07/09
		\$75 payable 09/09
\$3,000 Total		

> **Other Program Rules**

- Regence reserves the right to terminate or modify this Jump Start Bonus program at any time and without further notice. In order to qualify for any bonus described in this Jump Start 2009 flyer, you must be an appointed agent with Regence and comply with all of the terms, conditions and limitations contained in (i) the Agent Agreement for Individual & Group Products applicable to your appointment, and (ii) this flyer. Regence reserves the right to interpret the terms and conditions of the Jump Start Bonus program.
- This program applies to: groups of any size (2+ employees) that are new to a Qualifying Plan in Idaho. No payment will be made until an agent qualifies for the program by enrolling at least 25 employees, as described in this flyer. All bonuses are one-time payments only and will not be continued into future years. Payment will be issued once for each qualifying group, after the qualification is met, and retroactive to the first group qualified. Payment is capped at \$20,000 per group. The bonus program is based on a per-group, per-enrolled-employee basis and does not include dependents in the calculations. An enrolled employee is determined based on group enrollment data recorded in our system on the last business day of the group's effective month. The bonus payment will not be adjusted for changes in enrollment received after the end of the month from the group's effective month.

Questions? Please contact your Regence sales representative.

