

2011 Producer Compensation Guide

Producer Bonus Program



Our persistency bonus program is enticing in terms of its simplicity and achievability.

Producers who sell both fully insured and self-funded products will need to qualify for either the fully insured or self-funded bonus threshold separately. Once they qualify for one bonus, they will be eligible to receive payment for the other product's bonus.

For example, if a producer sells 4 groups and 40 lives of fully insured business, that producer will qualify for the fully insured bonus and earn \$25 for each enrolled medical life. If the same producer also sells one self-funded group, then they will earn \$15 per life for that group, according to the self-funded bonus schedule.

Healthy Incentives Medical New Business Bonus:

Healthy Incentives Medical New Business Bonus Requirement	Bonus For Each Employee Medical Life
4+ groups & 60+ lives	\$15
8+ groups & 120+ lives	\$30

Healthy Incentives Medical New Business Bonus

- The Healthy Incentives medical new business bonus is based on qualified groups with 2011 effective dates, and calculated on the number of in-force employee medical lives on the original effective date of each group.

Healthy Incentives Medical Persistency Bonus:

Healthy Incentives Medical Persistency Bonus Requirement	Bonus For Each Employee Medical Life
95% +	\$60
90% - 94.9%	\$45
85% - 89.9%	\$30
80% - 84.9%	\$15
75% - 79.9%	\$6

Healthy Incentives Medical Persistency Bonus

- For the 2011 Healthy Incentives Persistency Bonus, you must have at least four in-force groups and 60 employee medical lives on January 1, 2011 to be eligible.
- Persistency is determined by comparing in-force Starmark medical business between January 1, 2011 and January 1, 2012.
- The 2011 persistency bonus program applies only to Starmark Healthy Incentives plans.

Healthy Incentives Medical New Business Bonus and New Medical Persistency Bonus

- Bonus payments will be made in April 2012.
- Block of business rollovers may be excluded from this program.
- Groups that terminate medical coverage on or before December 31, 2011, and new business without medical coverage, will not qualify for this bonus program.
- There is a \$75,000 cap on the bonus programs.
- New medical business effective January 1, 2011 is included.
- Bonus rates apply to all 2011 Healthy Incentives medical new business based on the bonus tier achieved on December 31, 2011.

Commission and bonus schedules may be changed at any time at Starmark's discretion, or as required by any state or federal authority.