

make it big with short term medical bonuses

Get more out of your short term medical sales.

Earn more than your standard commission by selling qualifying Allstate Health Solutions Short Term Medical (STM) policies from October 1, 2025 to January 15, 2026.

Sell 10+ eligible STM policies to start earning bonuses. The more you sell, the higher your bonus, with bonuses applying retroactively back to the first eligible policy during the campaign.

Earn a bonus for policies sold



12 months
\$100 ACH | **\$0 CC**



12x2 plan
\$100 ACH | **\$0 CC**



24 month renewal
\$200 ACH | **\$100 CC**



36 month renewal
\$400 ACH | **\$200 CC**



24 month rate lock
\$200 ACH | **\$100 CC**



36 month rate lock
\$400 ACH | **\$200 CC**

Add to your bonus

When you sell supplemental policies with one of the Short Term Medical policies above, you may earn an extra \$50 for ACH sales and \$25 for CC, per policy.¹

1. see list of eligible supplemental policies on the following page.

Note: ACH stands for Automated Clearing House payments. CC stands for Credit Card payments.



bonus campaign guidelines



TERMS AND CONDITIONS OF SHORT TERM MEDICAL BONUS PROGRAM ("PROGRAM")

To be eligible for the Short Term Medical bonus, these requirements must be met:

- You must sell at least 10 of the eligible Short Term Medical Policies listed on the previous page between October 1, 2025 to January 15, 2026.
- Each Policy to be counted toward the 10 minimum requirement must remain active for 90 days from the Policy's effective date.
- The bonus will only be paid for the sale of these eligible Short Term Medical policies:
 - Qualifying sales include underwritten Short Term Medical (Guaranteed Issue and term lengths under 12 months are not eligible.) plans, subject to state availability. You must be licensed and in good standing at the time the application is submitted and when the bonus is paid.
 - 11x2, 22 month renewable/rate lock, and 33 month renewable/rate lock policies are eligible for the bonus in SC. These policies will receive the same bonus as the 12x2, 24 month, and 36 month plans in other states.

The supplemental products bonus must meet the following requirements:

- You must sell at least 10 of the eligible short term medical policies listed on the previous page between October 1, 2025 to January 15, 2026.
- If you sell an eligible supplemental policy, you may earn a \$50 for ACH and \$25 for CC bonus per policy if it is sold in addition to an eligible short term medical policy.
 - **These are the eligible supplemental products:** Accident Fixed-Benefit, AcciMed, Cancer only, Cancer and Heart/Stroke, Dental Indemnity, Dental PPO, DVH PPO, Final Expense, Hospital Expense Protection, Hospital Expense Protection Plus, Plan Enhancer (AME), Plan Enhancer (AME with riders), Select Dental PPO, Select Dental Copay, Select Dental Copay 2, Senior Indemnity, Specified Care, Term Life Critical Illness, TrioMED.
- The premium for each supplemental policy must be at least \$20 per month.
- The supplemental policy and the short term medical policy both have to remain in effect for at least 90 days after the respective policy effective dates.

Other Information you need to know about the program:

- Agents/agencies must be appropriately licensed and appointed with the applicable underwriting company (National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation.) on the dates the sales are made and the bonuses are paid.
- Rewrites of multi-year STM policies sold during July 2024 through August 2024 are not eligible for the bonus.
- 12 month, 12x2, 24/36 month renewal plans will all count towards the minimum number of qualifying apps (ACH and CC).

- Any required disclosures to brokers' clients are brokers' sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.
- Bonus payments will be made to the same agent/agency to whom the applicable commissions related to the sales of the short term medical policies will be paid.
- Bonus payments will be considered taxable income and reported on recipients' FORM 1099-MISC.

Additional general terms:

- Allstate Health Solutions reserves the right to cancel, suspend, and/or modify the bonus campaign at any time, as well as to make the final decision on eligibility and entitlement to all payments.
- All usual commission and persistency rules outlined in the agent contract apply.

Definitions:

- **11x2:** Two consecutive 11-month, 337-days, policies that are sold at the same time. The deductible and out-of-pocket maximum will reset at the start of each consecutive policy. This option is only available for standard issue policies in South Carolina.
- **12x2:** Two consecutive 12-month, 364-days, policies that are sold at the same time. The deductible and out-of-pocket maximum will reset at the start of each consecutive policy. This option is available for standard issue policies in AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA, MO, MS, NE, OH, OK, TN, TX, UT, WV, WY.
- **Renewal:** A guaranteed renewal is an option that is only available during the initial purchase of a policy. The policy will automatically renew for another policy term at the end of the first policy term. The applicant can purchase one (total of 24-months of coverage) or two renewals (total of 36-months of coverage).
 - In SC one (22-months of coverage) or two (total of 33-months of coverage) is allowed.
 - This option is available in AL, AR, AZ, FL, GA, IA, IN, KY, LA, MO, MS, NC, NE, OK, SC, TN, TX, UT, WV, WY.
 - The deductible and out-of-pocket maximum will reset start of a renewal plan.
- **Rate lock:** A renewal option where all premiums for each policy will be the same (exception, benefit level changes at time of renewal).

Contact me: