

bonus opportunity for a new product

Earn a bonus on top of your commission by selling Medical Expense Shield, a new two-in-one product from Allstate Health Solutions.

From May 13, 2026 to August 31, 2026, every Medical Expense Shield plan that you sell will earn you extra cash. The more policies you sell, the more you'll earn¹.

Sell three or more policies to start earning bonuses, with bonuses applying retroactively back to the first eligible policy during the campaign.



Earn a bonus for policies sold



12 months
\$100 ACH | \$50 CC



12x2 plan
\$200 ACH | \$100 CC



24 months
\$300 ACH | \$150 CC



36 months
\$500 ACH | \$250 CC

Extra bonus for bundling

Earn up to \$25 extra when you bundle any eligible supplemental policy with Medical Expense Shield.²

1. Must sell three or more policies to qualify for bonus. 2. 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 is only available in states where we offer Medical Expense Shield: AZ, FL, GA, KY, LA, MO, OH, TN, and UT.

bonus campaign guidelines



TERMS AND CONDITIONS OF MEDICAL EXPENSE SHIELD BONUS PROGRAM (“PROGRAM”)

To be eligible for the Medical Expense Shield bonus, these requirements must be met:

- You must sell at least three (3) of the eligible Medical Expense Shield policies listed on the previous page between May 13, 2026 to August 31, 2026.
- Each policy to be counted toward the three-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 Medical Expense Shield policies:
 - Qualifying sales include underwritten Medical Expense Shield 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.

The supplemental products bonus must meet the following requirements:

- You must sell at least three of the eligible Medical Expense Shield policies listed on the previous page between May 13, 2026 to August 31, 2026.
- If you sell an eligible supplemental policy, you may earn a \$25 bonus per policy if it is sold in addition to an eligible Medical Expense Shield 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, 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.
- 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:

- **12x2:** Two consecutive 12-month, 364-day 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 AZ, FL, GA, KY, LA, MO, OH, TN, and UT.
- **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 renewal (total of 24 months of coverage) or two (total of 36 months of coverage).
 - This option is available in AZ, FL, GA, KY, LA, MO, OH, TN, and UT.
 - The deductible and out-of-pocket maximum will reset start of a renewal plan.