



2025 – 2026

NEW SALES BONUS PROGRAM

Small Group

Put more money in your pocket by growing your business with the Blue Cross and Blue Shield of Minnesota new-sales bonus program.

YOUR EARNINGS OPPORTUNITY

In addition to the standard service fees described in your Blue Cross and Blue Shield of Minnesota (Blue Cross) agreement, top performers may qualify for bonus compensation for new to Blue Cross enrollment in Small Group. See program eligibility below.

HOW IT WORKS

The bonus is based on new medical sales with effective dates between October 1, 2025, and January 1, 2026, and requires a 20-contract minimum threshold be reached before the bonus becomes available. As shown in the table below, new Blue Cross clients entered into Benefits Manager by an Agent or Agency will generate higher earnings than those submitted for entry by Blue Cross.

Medical rates (per contract) submitted by Agent/Agency		
Contracts	Blue Partner SM rate	Standard rate
20 – 99	\$60	\$50
100+	\$120	\$100
Medical rates (per contract) submitted by Blue Cross		
Contracts	Blue Partner SM rate	Standard rate
20 – 99	\$35	\$30
100+	\$70	\$60

ANCILLARY GROWTH BONUS

You can also earn a bonus for new to Blue Cross dental and vision sales with effective dates between October 1, 2025, and January 1, 2026. The 20-contract minimum threshold for new medical contracts as described above must be met to qualify for dental and vision bonuses.

New dental rate (per contract)	New vision rate (per contract)
\$14	\$7

Learn more

See the following page for examples of bonus payout calculations and additional program eligibility details. Reference your Blue Cross Agent or Agency Agreement for service fee schedules by product. Please contact your Account Manager for more information about how to maximize your bonus.

EXAMPLES

Joe Agent, a Blue Partner independent contracted agent, sold 70 new medical contracts, 20 new dental contracts and 10 new vision contracts. Fifty of the new medical contracts were entered by Joe Agent while the other 20 were entered by Blue Cross.

Employee agents at XYZ Agency sold 160 new medical contracts, 10 new dental contracts and 20 new vision contracts. All 160 of the new medical contracts were entered by employee agents at XYZ Agency.

	Total new medical contracts entered by Agent/Agency	Total new medical contracts entered by Blue Cross	Total new dental contracts	Total new vision contracts	Total bonus calculation
Joe Agent (Blue Partner)	50 x \$60 = \$3,000	20 x \$35 = \$700	20 x \$14 = \$280	10 x \$7 = \$70	\$4,050 total bonus
XYZ Agency (non-Blue Partner)	160 x \$100 = \$16,000	0 x \$60 = \$0	10 x \$14 = \$140	20 x \$7 = \$140	\$16,280 total bonus

PROGRAM ELIGIBILITY

- This bonus opportunity is only applicable to Fully Insured Small Groups. A minimum group size of three enrolled contracts is required.
- To qualify for a bonus payment, an agency or independent agent must have a minimum of 20 new medical contracts.
- Only groups newly enrolled in a Blue Cross product qualify as a new sale; current Blue Cross groups renewing into a different product do not qualify as new sales.
- The bonus will be calculated on a per-contract basis and earned bonus payments will be paid by May 31, 2026.
- Only agencies and independent agents qualified for Blue Partner – Commercial Markets designation for the program year beginning February 1, 2025, and ending January 31, 2026, are eligible to receive Blue Partner bonus rates.
- E-brokers are not eligible.
- Inclusion of an agency or agent in this program is at the sole discretion of Blue Cross, and Blue Cross reserves the right to exclude any agent or agency for any reason, with or without notice.
- Agencies and agents must be active selling agents in good standing at the time of payment to receive bonus compensation.
- Bonus program calculations are determined by Blue Cross and determinations are final.
- In the event of an error in a bonus program calculation, any retroactive payment(s) will be limited to four (4) months after the date of payment.
- All bonus calculations are based upon the number of eligible contracts active as of the end of the bonus cycle.
- Blue Cross reserves the right to amend the bonus program, in part or in its entirety, at any time, with or without prior notice.
- Bonus structure is subject to change in accordance with applicable law.

NEED GUIDANCE ON GROWING YOUR BOOK OF BUSINESS?

Contact your agency manager or your Blue Cross sales representative.