



# LISI CARRIERS' BROKER REWARD PROGRAMS

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# Aetna

Small Group

## Small Group Broker Rewards Program-California

Get ready to earn more. It's simple. Just sell Aetna new business plans to groups in California with 1-100 eligible employees. When you do, you'll receive a reward.

How it works:

- For cases effective dates, starting 7/1/19 through 12/1/19, you can earn:
  - \$50 for each new enrolled employee
  - Sell 75 or more total enrolled employees, and receive \$100 per enrolled employee
- For new business medical sales only
- Includes groups with 1-100 eligible employees
- Rewards are paid approximately 60 days after end of program

TOTAL ENROLLED EMPLOYEES	BONUS PER ENROLLED EMPLOYEE
1 - 74 enrolled	\$50
75+ enrolled	\$100

Earn \$10 per net new member for dental, vision, and/or life insurance subscriber sales.

### Rules, requirements and other fine print

- Eligibility is limited to producers selling to California accounts (cases with 1 -100 eligible employees). New business sales only, renewals do not qualify.
- Payment must be submitted under one Tax Identification Number (TIN) to qualify. We will not split payments from multiple brokers or Tax Ids.
- Payments will be made approximately 60 days after end of the program period. Producer must be the active broker of record at the time of payment. Cases for which the New Business Credit will be paid must be active at the time of payment.
- Must be licensed and appointed (in California) with Aetna and have an in-force producer agreement.
- Broker of record losses/gains or segment transfers are not eligible toward your bonus under this incentive program. Aetna reports will be the only basis used for the contest. Aetna reserves the right to change or discontinue this program at any time.
- General agents are not eligible.
- This material is for informational purposes only. This material does not constitute a contract.
- This program is offered at the sole discretion of Aetna and can be terminated or modified by Aetna at any time and without notice. Any subsequent program is at the discretion of Aetna.
- Application of programs and determinations of eligibility and payment amounts, if any, will be made by Aetna at our sole discretion. Decisions made by Aetna will be final.
- Programs outlined above are subject to modification at any time and will be administered at the sole discretion of Aetna.
- Eligibility is contingent upon the producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More disclosure requirements are available at [aetna.com/insurance-producer.html](http://aetna.com/insurance-producer.html).
- Programs outlined in this document are not charged to the customers' experience-rated contracts, but will be disclosed in accordance with Aetna's Producer Compensation Disclosure policy.
- The producer doesn't need to be compensated under the base compensation program for a case to qualify. For example, the producer may receive a consulting fee, service fee or commission payment. The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.
- Company records determine producers' eligibility and final results. Awards will be considered income and fully taxable.

# Anthem Blue Cross

## Small Group

### \$50 Commission Bonus

Anthem Blue Cross is offering a \$50 per new member commission\* when you sell any new Small Group medical case with 10+ enrolled employees for an October 1, 2019 - January 15, 2020 effective date.

#### PROGRAM GUIDELINES

##### Group/Membership Eligibility

- A Small Group consists of 1-100 eligible employees.
- Only eligible Small Groups with 10 or more enrolled employees on Anthem medical plans with an effective date of October 1, 2019-January 15, 2020 qualify for this program.
- New Small Business Group employees are those who have the same enrollment effective date as the employer group's original Anthem effective date (i.e., if an employer group's original effective date is 1/15/20, then the members must also have an effective date of 1/15/20).
- Bonus payouts will be based on number of members enrolled at the original effective date of the group.

##### Agent Eligibility

- Appointed agents must be in good standing with a current, signed Anthem agent contract and valid license on file.
- Qualified business will include business sold through a General Agent partner or direct to Anthem.

\* Cannot be combined with other broker incentive programs

### Turbocharge Your Small Group Commissions

Anthem is offering a 7% commission\* for the life of the case\*\* when you sell any new small group medical case with 10+ enrolled employees for a July 1, 2019-January 15, 2020, effective date.

Plus – this enhanced commission opportunity is in addition to any other award you receive under Anthem Blue Cross bonus programs!

#### PROGRAM GUIDELINES

##### Group/Membership Eligibility

- A Small Group consists of 1-100 eligible employees.
- Only eligible Small Groups with 10 or more enrolled employees on Anthem medical plans with an effective date of July 1, 2019-January 15, 2020, qualify for this program.
- New Small Business Group employees are those who have the same enrollment effective date as the employer group's original Anthem effective date (i.e., if an employer group's original effective date is 1/15/20, then the members must also have an effective date of 1/15/20).
- Commission percentage is based on the number of enrolled employees with Anthem medical plans.

##### Agent Eligibility

- Appointed agents must be in good standing with a current, signed Anthem agent contract and valid license on file.
- Qualified business will include business sold through a General Agent partner or direct to Anthem.
- Appointed agents must be a 2019 ACE participant.

\*7% flat up to \$1M annualized premium, then .8% above \$1M.

\*\* If an Agent of Record change occurs, the commission will automatically update to the standard 5% flat up to \$1M annualized premium, then .8% above \$1M.

\*\* If the book of business is transferred, commission will automatically update to the standard 5% flat up to \$1M annualized premium, then .8% above \$1M.

\*\* The 7% schedule applies only as long as the group stays enrolled in an Anthem Small Group plan.



## End of Year Broker Bonus Program

Fuel your small group dental and life sales with anthem's end-of year broker bonus program! The power to close out the year strong and earn fast cash is in your control. With Anthem's new broker bonus program, you'll earn your normal compensation, plus big bucks on dental and/or life cases with October 1, 2019 to January 1, 2020 effective dates:

- \$100 per small group **dental** sold case with **10 - 50** enrolled employees
- \$200 per small group **dental** sold case with **51 - 100** enrolled employees
- \$50 per small group **life** sold case with **10 - 50** enrolled employees
- \$100 per small group **life** sold case with **51 - 100** enrolled employees

### Program Guidelines

- A Small Group is 2-100 total employees.
- Only eligible Small Groups with 10 or more enrolled employees on Anthem dental and/or life plans with an effective date of October 1, 2019 to January 1, 2020 qualify for the program.
- Offer applies to upsells, cross-sells and standalone dental and life sales.
- Dental products embedded in medical products are excluded.
- General agents are not eligible for this bonus.
- Bonus only includes cases on which Anthem is paying a commission.
- In cases where commission is split, the bonus will be split based on the percent of commission received by each agent.
- Groups must be active at the end of the bonus period.
- Payments will be made to the agency following the end of the bonus period, on or after April 1, 2020.
- Compensation under this program will be reported where required under federal and/or state law. Anthem reserves the right to make all rules and determinations regarding the bonus program, and may modify or eliminate the program at any time without notice.

# Blue Shield

## Small Group

### Small Business Medical Incentive Program Accelerator

We're making it easier for you to earn more when you sell Blue Shield of California Small Business medical products. No complicated tiers or calculations required.

YOU CAN EARN	
\$100	per enrolled new member for small business off-exchange medical plans*
Additional \$100	when a member enrolls in a Trio HMO or Tandem PPO plan as part of the initial sale or during renewal**

#### Start now!

Bonuses apply to groups beginning with October 1, 2019 effective or renewal dates through January 31, 2020 effective or renewal dates. The previous bonus amount, \$50 per member, will apply to groups with June 1, 2019 through September 30, 2019 effective or renewal dates.

- View and compare 2019 small business medical plan options at [blueshieldca.com/employerplans](http://blueshieldca.com/employerplans).
- Learn about Trio medical plans specifically at [blueshieldca.com/aco](http://blueshieldca.com/aco). To check if a group is in the Trio network, visit [blueshieldca.com/trioeligibility](http://blueshieldca.com/trioeligibility).

#### Who is eligible?

Independent brokers and individual brokers within an agency are eligible.

#### Program rules

- Applicable for small groups (1-100 employees) with effective or renewal dates October 1, 2019 through January 31, 2020.
- For new group sales effective October 1, 2019 through January 31, 2020, bonuses are calculated using medical membership as of January 31, 2020. For in-group Trio or Tandem plan sales, bonuses are calculated using net new membership from 10/1/19 through 1/31/20.
- Producer must be the producer of record on the effective date of the group coverage and at the time the bonus is paid. Obtaining a new group because of a producer of record change does not qualify for this bonus program. The selling producer must be in good standing with a current, signed Blue Shield of California Producer Agreement, have a valid license on file with Blue Shield, and have been appointed as a Blue Shield agent.
- Bonus payments are paid to the commissionable entity listed on the Master Group Application.
- New business written through a general agent does qualify for this bonus program.
- All bonus payouts are in addition to the standard commission structure currently in place and Direct Elite Rewards program bonus.
- Bonus payments will be paid on or before 4/30/20.
- Bonus payments will be made by EFT only.
- Any disputes over interpretation of these rules or payout amounts will be resolved at the sole discretion of Blue Shield.
- Blue Shield may amend or discontinue this program at any time.
- Bonus only applies to Small Business Off-Exchange Package and Mirror Package sales. Covered California for Small Business (CCSB) membership is not eligible for this bonus and will not be included when calculating a producer's eligibility for this bonus.

*\* Medical Incentive Program applies to Small Business Off-Exchange sales only (including Off-Exchange Package plans and Mirror Package plans). Covered California for Small Business (CCSB) membership is not eligible for this bonus and will not be included to calculate a producer's eligibility for the bonus.*

*\*\* For the purposes of this bonus, calculations will be made based on active membership as of January 31, 2020, for new groups effective during the bonus period. Membership within renewing groups will be calculated using net new Trio and/or Tandem membership during the bonus period, as January 2020 Trio and Tandem membership compared to May 31, 2019 Trio and Tandem membership.*

## Blue Shield's 2019 Dental, Vision, and Life Sales Incentive Program

Sell new small business dental, vision, and life and earn more! This incentive program is available to brokers with groups of 1-100 employees throughout 2019.

Earn \$10 per net new member for dental, vision, and/or life insurance subscriber sales.

### Program Rules

- "Net new membership" will be determined based on the total number of Blue Shield members enrolled from eligible new groups minus any membership loss from canceled groups during the program dates of January 1, 2019, through December 1, 2019.
- To be eligible, a broker or agency must sell a minimum of two new dental, vision, and/or life groups with effective dates between January 1, 2019, through December 1, 2019.
- For purposes of calculating this bonus, net new membership will be determined as of January 1, 2020.
- Bonus will be paid out in March 2020.
- New business written through a general agent qualifies for this bonus program.
- Bonus dollars earned from the dental, vision, and life sales incentive program are payable in addition to the standard broker commission structures and can be combined with any other Blue Shield bonus promotions offered.
- Qualified dental, vision, or life insurance cases can be written with or without Blue Shield medical plans, including plans added to existing Blue Shield small groups.
- Producer must be the producer of record on the effective date of the group coverage and at the time the bonus is paid. Obtaining a new group because of a producer of record change does not qualify for this bonus program. The selling producer must be in good standard with a current, signed Blue Shield of California Producer Agreement, have a valid license on file with Blue Shield, and have been appointed as a Blue Shield agent.
- Bonus payments are paid to the producing firm.
- Voluntary dental, vision, and dependent life insurance plans qualify for the bonus.
- Bonuses will not be payable in connection with contracts involving any union or trust, or contracts for Medicare coverage.
- Any disputes over interpretation of rules or payout amount will be resolved by Blue Shield of California.

# Covered California for Small Business (CCSB)

## Small Group

### Winter 2019 Incentive Program

Earn even more for offering your clients California's most comprehensive access to doctors and hospitals.

GROUP SIZE (ENROLLED EMPLOYEES)	INCENTIVE EARNED
6 - 15 enrolled	\$1,000
16 - 25 enrolled	\$2,000
26 - 50 enrolled	\$4,000
51 - 100 enrolled	\$8,000

#### Bonus details

- Applies to new CCSB groups with initial effective dates 10/1/19-1/1/20.
- Subscriber count (i.e. Enrolled employee count) is determined at time of initial enrollment is counted in CCSB systems and is based on medical subscribers only. No retroactive additions will be eligible for incentive payment. Dependents of enrolled employees are not counted.
- Groups must satisfy standard CCSB binder payment requirements for enrolled employees to count towards incentive program payments.
- No pro-ration of target values will take place.
- Business written through partnering General Agencies qualifies.
- CCSB intends to issue incentive payments 90 days following the effective date of a qualifying group. CCSB may modify the payment schedule at any time.
- Program open to all agents who maintain active certification with Covered California.
- Bonus payments are in addition to regular sales commissions. Bonus payments will be reported on Forms 1099 and 5500 and as otherwise required by law, including reporting required by California AB 2589.
- Agents shall disclose to their client all commissions and other payments made to them by CCSB in compliance with all legal requirements.
- CCSB may cancel or modify this incentive program at any time without prior notice to the Agencies and Agents participating in the program. CCSB shall not be liable for payment of any incentive payments after cancellation of the program.

# Cypress Ancillary Benefits

All Group Sizes

## 2019 Broker Contest

Cypress Ancillary Benefits introduced their 2019 Broker Contest. Qualifying brokers are invited for a stay at Edgewood Tahoe during September 2020. It applies to groups with an effective date of September 2019 through January 2020. To qualify, you must enroll three new groups, each with a minimum of 10 employees, totaling 200+ members in the following products:

- Fully insured PPO Dental
- DHMO Dental
- ASO Dental

TIER	QUALIFYING LEVEL	AWARD
Tier 1	Enroll 200 members	3 days/2 nights Farewell dinner
Tier 2	Enroll 300 members	4 days/3 nights Golf or spa Welcome reception and farewell dinner
Tier 3	Enroll 400 members	5 day/4 nights 2 activities (golf and spa) Welcome reception Farewell dinner

Adults Only. Cypress Ancillary Benefits will cover the full expense of the airfare from the broker's closest major airport to Tahoe during the designated travel dates. Any modifications made to the airfare will be solely at the brokers expense. Cypress reserves the right to select the designated airport based on cost. One trip awarded per household/couple. Trips are non-transferrable. Additional nights can be arranged at your expense. Cypress Ancillary Benefits reserves the right to change or modify the location or activities of this event. Airfare only available for the brokers who live in the the following counties: Los Angeles, San Bernardino, Riverside, Orange, San Diego, Imperial, San Luis Obispo.



# Health Net

## All Group Sizes

### Bonus program for new sales, effective 2/1/19 through 11/1/19

Health Net's simplest bonus program returns in 2019!

You'll earn a \$100 per member bonus for every new Small Business Group (SBG) sale you make with effective dates from February 1, 2019, through November 1, 2019. There is no limit, and there are no differences in how you sell.

Work through a general agent? Earn \$100 per member. Bring a group directly to Health Net? Earn \$100 per member.

#### Program guidelines

- **Group/Membership Eligibility**

- Only new SBG plans with effective dates of 2/1/19 through 11/1/19 are eligible for the bonus program.
- A Small Business Group consists of 1-100 employees; groups and members must be active at the end of the program quarter for brokers to be eligible for payment.
- New SBG members are those who have the same enrollment effective date as the employer group's original Health Net effective date (i.e., if an employer group's original effective date is 2/1/19, then the members must also have an effective date of 2/1/19).
- Bonus is based on the number of members with a Health Net medical plan. Enrollment in dental, vision, prescription drug, or life insurance plans, or covered by COBRA or other continuation plans, is not counted for bonus eligibility.
- Ineligible: association business, CalChoice groups.

- **Broker Eligibility**

- Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
- To be credited, a broker must be the broker of record at the close of the qualifying quarter (i.e. for new groups effective in February and March, the broker of record on 3/31 qualifies).
- Groups split with another broker for commission purposes will also be split for this bonus program.
- General agents are excluded from participation; the credit for group business submitted via a general agent will be credited to the individual broker.

- **General Guidelines**

- Bonus total will be determined 60 days after the end of each quarter (i.e. for groups effective in February and March, bonus total will be determined May 31). Membership numbers as of the date of the qualifying period report will be used to compute bonus payouts and will be considered final.
- Payments will be reported on 1099s and 5500s.
- Health Net reserves the right to change or terminate this program

# Kaiser Permanente

All Group Sizes

## Group Production Reward 2019

Receive a one-time \$1,000 reward for the first 25 new members when you enroll new groups with effective dates of January 1, 2019, through December 31, 2019. Plus you'll get \$25 for every additional member enrolled after the first 25.

Enrolled subscribers and each dependent count as members. New group sales made directly with Kaiser Permanente through California*Choice*, or through Covered California for Small Business are eligible for this reward. This reward is a one-time payment for new group member sales only and it's not limited to employees.

- Rewards for all eligible new sales will be paid by Kaiser Permanente.
- Groups that leave or break away from exchanges (e.g., California*Choice* and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier aren't eligible for the Group Production reward program.

### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.



### Total Replacement Reward 2019

You'll learn a one-time reward when you establish Kaiser Permanente as the sole carrier for your new or renewing groups with effective dates of January 1, 2019, through December 31, 2019. The Total Replacement reward is only available for each qualifying total replacement group sale made directly with Kaiser Permanente. Sales not made directly with Kaiser Permanente are not eligible for this reward.

To qualify for Total Replacement rewards, Kaiser Permanente must be the only employer-sponsored group health plan for all eligible subscribers for the employer's locations in California.

#### New Groups

# OF SUBSCRIBERS	REWARD
10 - 19 enrolled	\$1,000
20 - 29 enrolled	\$2,000
30 - 39 enrolled	\$3,000
40 - 49 enrolled	\$4,000

# OF SUBSCRIBERS	REWARD
50 - 199 enrolled	\$5,000
200 - 499 enrolled	\$7,500
500+ enrolled	\$10,000

- Groups with Kaiser Permanente membership that leave or break away from exchanges (e.g., CaliforniaChoice and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier are not eligible for the Total Replacement reward program.
- A Total Replacement reward will only be paid once for a group. Under specific circumstances, there are a few exceptions when a Total Replacement reward may be payable more than once on a given group policyholder:
  - The employer group terminates their group policy with Kaiser Permanente and later adds Kaiser Permanente coverage with a Total Replacement after a minimum of two years.
  - A Total Replacement group adds another health plan and becomes slice. The slice carrier is subsequently replaced by Kaiser Permanente and the group becomes a Total Replacement after a minimum of two years has elapsed. The Total Replacement reward payout would be based on the existing business reward scale applicable at that point in time.
- If a group terminates within 90 days of its effective date, the Total Replacement reward will be rescinded.

#### Existing Groups

# OF ADDITIONAL SUBSCRIBERS	REWARD
5 - 9 enrolled	\$500
10 - 19 enrolled	\$1,000
20 - 29 enrolled	\$2,000
30 - 39 enrolled	\$3,000

# OF ADDITIONAL SUBSCRIBERS	REWARD
40 - 49 enrolled	\$4,000
50 - 199 enrolled	\$5,000
200 - 499 enrolled	\$7,500
500+ enrolled	\$10,000

- The Total Replacement reward for existing groups is based on the additional Kaiser Permanente subscribers (net increase) added to Kaiser Permanente coverage.
- Solely moving any individual plan subscriber to the employer group-sponsored plan does not qualify them as an eligible subscriber for Total Replacement purposes.

#### Rewards rules and conditions

- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.



### Value Demonstrated Bonus

Take advantage of our new Value Demonstrated bonus and make 2019 and 2020 your biggest selling years yet. Earn a reward - and possibly double your earnings - when you connect us with an eligible new client. You can do this by choosing 1 of the 2 tracks below.

You can only choose one track per client, but you can double your bonus if your client buys a Kaiser Permanente plan as a result of the meeting or facility tour. You can earn these rewards in addition to your regular commissions and other standard bonus programs such as the Total Replacement and Group Production rewards. This bonus is payable for new groups written through any sales channel - direct, CalChoice, Covered California for Small Business, and General Agency.

#### How to qualify

- Eligible clients must be new groups that Kaiser Permanente hasn't had a contract with in the last 6 months. These clients must also have 50 or more full-time employees who work 30 or more hours per week.
- Client meetings or facility tours and/or sales for eligible new clients must happen between 7/1/18 and 1/1/2020.

#### How the Value Demonstrated bonus works

# OF SUBSCRIBERS	
TRACK 1: CLIENT MEETING	TRACK 2: FACILITY TOUR
Have your Kaiser Permanente representative join you for a meeting with your eligible new client. You do not need to close the sale to receive the step 1 bonus.	Have your Kaiser Permanente representative and eligible new client (with an active RFP) on a tour of one of our facilities. You do not need to close the sale to receive the step 1 bonus.
EARN \$500 for a client with 50 to 100 full-time employees EARN \$750 for a client with more than 100 full-time employees	EARN \$1,000 for a client with 50 to 100 full-time employees EARN \$1,000 for a client with more than 100 full-time employees
STEP 2: DOUBLE YOUR EARNING IF YOU CLOSE THE DEAL (OPTIONAL)	
Close the deal after your meeting and you can double your earnings from step 1.	Close the deal after your meeting and you can double your earnings from step 1.

#### Rewards rules and conditions

- A minimum of one decision-maker from the prospect group (client) must attend a client meeting and/or facility tour. Decision-makers can include a company owner, C-suite executive, HR benefits manager, or above.
- Group size is based upon census information provided from client.
- Groups that leave or break away from exchanges (such as CaliforniaChoice or Covered California for Small Business), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the carrier of choice aren't eligible for the broker bonus.
- All licensed and appointed Kaiser Permanente brokers that sell policies to groups in California that have 50 or more full-time employees are eligible. Groups must be in California, but brokers can be located anywhere, provided the broker is licensed and appointed by Kaiser Permanente in California.
- The bonus program is effective July 1, 2018, through January 1, 2020, and can be combined with additional broker bonus programs mentioned. This program doesn't affect commission payments.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- If a group terminated within 90 days of its effective date, the reward will be rescinded.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- The maximum reward payment for any single group is \$50,000 for all rewards combined.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.



# Oscar Health

## Small Group

### Broker Bonus! Earn up to \$75 per enrolled employee.

We invite you to get appointed and earn immediate rewards for selling Oscar. New groups with effective dates from June 2019 through December 15th, 2019 qualify brokers for a \$25, \$50 or \$75 per employee bonus (based on group size) on all groups with at least four enrolled employees. The larger the group, the greater the bonus.

# ENROLLED	BONUS
4 - 25	\$25 per enrolled employee
26 - 50	\$50 per enrolled employee
51 - 100	\$75 per enrolled employee

### Earn even more with our 1st Case Bonus!

To celebrate your 1st Oscar case, you'll even earn an additional bonus for your 1st case of 4 or more enrolled employees through 12/15/19.

# ENROLLED	BONUS
4 - 14	\$250 one-time bonus
15 - 100	\$500 one-time bonus

#### The fine print.

Bonus is payable for new groups with a June 1, 2019 to December 15th, 2019 effective date. Group must stay in force with Oscar for at least 12 months. Bonus is paid 90 days following group approval. Bonus subject to change at any time. Business written through a General Agency qualifies for Broker Bonus.

Oscar members enrolled through CaliforniaChoice are eligible for the bonus.

Bonus is \$25, \$50, or \$75 per enrolled employee, based on total enrolled employees per group at the time of approval, with a minimum of 4 employees enrolled in medical with Oscar. Maximum one-time payout of \$7,500 per group.



# Sharp Health Plan

## Small Group

### Q4 Broker Incentive Program

With the lowest small group rates in the market, we want to make it easy for San Diegans to access the high-quality care and service they deserve. And, we want to take care of you too, which is why we are excited to introduce our new broker incentive program.

#### Enroll new business and earn

When you enroll new small group business with effective dates of 10/1/19, 11/1/19, 12/1/19 and 1/1/20, you'll earn big!

ENROLLED EMPLOYEES IN AN ELIGIBLE GROUP	BONUS FOR EACH MEMBER ENROLLED
6-49 enrolled employees	\$75
50-100 enrolled employees	\$100

#### Renew a small group and win up to \$1,000

You'll be entered to win when you renew a small group:

- With effective dates through Q4 2019 – 10/1/19, 11/1/19, 12/1/19 and 1/1/20
- 6+ enrolled employees
- 30 days before their renewal effective date

We'll pick one winner a month during the months of October - January.

MONTH	WIN
October	\$500 Visa gift card
November	\$500 Visa gift card
December	\$1,000 Visa gift card
January	\$500 Visa gift card

#### Terms & Conditions

- Applicable for small HMO groups only with 6-100 employees with effective dates of October 1, 2019 - January 1, 2020.
- Must be licensed and appointed with Sharp Health Plan, and have an in-force broker agreement.
- The selling broker must be in good standing with a current signed Sharp agreement, and have a valid license.
- Broker must be the broker of record on the effective date of the group coverage, and at the time the bonus is paid.
- Payments will be made approximately 120 days after the end of the program period.
- Bonus programs are paid to the commissionable entity listed on the Mater Group Application.
- General agents are not eligible.
- Broker of record losses/gains or segment transfers are not eligible toward your bonus under this incentive program. Sharp Health Plan reports will be the only basis used for the bonus.
- Medical Incentive Program applies to Small Group HMO Business Off-Exchange sales only (including Off-Exchange Package plans and Mirrored Package plans). Exchange Small Group Business – Cal Choice and Covered California Small Business (CCSB) – membership is not eligible for this bonus and will not be included to calculate a broker's eligibility for the bonus.
- The enrolled employee counts will be derived from the HMO medical plan only, and will be based on the number of enrolled medical employees as of the group's effective date. Sharp Health Plan's determination of enrolled employee and member count is final.
- For dual or multiple broker arrangements, enrolled employee and member credit for payment calculations will be allocated in the same proportion as the commissions are split on the case.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Sharp Health Plan in compliance to all legal requirements.
- This program is offered at the sole discretion of Sharp Health Plan. Sharp Health Plan reserves the right to discontinue or modify at any time and without notice. Decisions made by Sharp Health Plan will be final.

# UnitedHealthcare

## Small Group

### Specialty Benefits New Business Bonus, 2019

You may earn a bonus for selling new group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance for groups with two or more eligible employees. In order to receive this bonus, you must meet both of the following requirements:

- Sell at least 15 new lines of coverage having a combined minimum of \$150,000 in annualized premium and fees (or 10 new lines of coverage having a combined minimum annualized premium and fees of \$750,000) with effective dates from January 2, 2019 through January 1, 2020, and
- Have a net change percentage for your entire Specialty Benefits block of business from January 2019 through January 2020 of at least 100.0%.

If all of the bonus requirements are met, the bonus is calculated using the bonus percentage in the following table:

SPECIALTY BENEFITS NEW LINES OF COVERAGE AND ANNUALIZED PREMIUM*	BONUS PERCENTAGE
15 or more lines of coverage with a combined minimum of \$150,000 in annualized premium and fees*	3%
20 or more lines of coverage with a combined minimum of \$200,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$750,000 in annualized premium and fees*	4%
25 or more lines of coverage with a combined minimum of \$250,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$1,000,000 in annualized premium and fees*	5%
30 or more lines of coverage with a combined minimum of \$300,000 in annualized premium and fees, <b>OR</b> 10 or more lines of coverage with a combined minimum of \$1,500,000 in annualized premium and fees*	6%

\* In eligible lines of coverage with effective dates from January 2, 2019 through January 1, 2020. Annualized premium and fees for bonus qualification is equal to the January 2020 premium and fees of eligible cases multiplied by 12.

Both employer-paid and employee-paid lines of coverage sold with medical coverage or on a stand-alone basis are included in the bonus program. The maximum Specialty Benefits new business bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

**Bonus adjustment for Specialty Benefits net change percentage:** Our Specialty Benefits new business bonus requires a minimum net change in premium for your entire book of Specialty Benefits lines of coverage from January 2, 2019 through January 1, 2020. To receive a new business bonus, your January 2020 Specialty Benefits premium and fees must be at least 100.0% of the premium and fees that we received for your Specialty Benefits lines of coverage for January 2019. The Specialty Benefits net change percentage in premium and fees is calculated by dividing the premium and fees received for all of your Specialty Benefits lines of coverage in January 2020 by the premium and fees received for all of your Specialty Benefits lines of coverage in January 2019. The net change percentage is rounded to the nearest one tenth of one percent. Specialty Benefits lines of coverage that do not meet our general bonus eligibility requirements will be excluded from the net change calculation. If the Specialty Benefits net change percentage is less than 100%, no bonus will be paid.

#### Specialty Benefits New Business Bonus Details.

- You must sell at least 15 eligible lines of coverage with original effective dates from January 2, 2019 through January 1, 2020 having a combined minimum of \$150,000 in annualized premium and fees (or alternatively, 10 new lines of coverage having a combined minimum annualized premium and fees of \$750,000), and have a Specialty Benefits net change percentage of 100.0%, in order to qualify for the Specialty Benefits new business bonus. The Specialty Benefits new business bonus is paid on annualized premium and fees for lines of coverage that had original effective dates from January 2, 2019 through January 1, 2020, are active on January 1, 2020 and meet all other eligibility requirements.
- Annualized premium and fees for this bonus are defined as the January 2020 premium and fees of the eligible line of coverage multiplied by 12. The bonus payment is based on the annualized premium and fees.
- The maximum Specialty Benefits new business bonus paid on any line of coverage within any one case or affiliated cases is \$15,000. In situations where commissions on the case are split between more than one Agent of Record, the maximum bonus limit will be applied before the bonus is allocated to the Agents of Record.

*UHC Specialty Benefits New Business Bonus, 2019 (continued)*

- An eligible line of coverage for the Specialty Benefits new business bonus is group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance in a group of five or more enrolled employees in January 2020, that has an original effective date from January 2, 2019 through January 1, 2020. An eligible line of coverage must meet all of UnitedHealthcare's general bonus eligibility requirements. An eligible line of coverage can be sold with medical coverage or on a stand-alone basis. Both employer-paid and employee-paid lines of coverage are eligible for the bonus.
- An eligible line of coverage must be in an eligible group. Spectera Plan Administrators Private Label vision, Family Medical Leave (FML) administration plans and some Governmental Entity cases are not eligible for any bonus programs. Groups written through Affiliated Associations of America (AAOA), embedded dental or vision benefits, dental discount cards or state statutory disability plans are not eligible for this bonus. Dental groups administered through UMR/Fiserv that use a dental network other than the UnitedHealthcare Dental network are not eligible for this bonus. UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage, premium and fees of ineligible cases are not included toward the minimum line of coverage requirements, the premium and fee requirements, or any other requirements or calculations related to any Specialty Benefits bonus. Lines of coverage counts and premiums and fees for affiliated groups are combined for all bonus calculations.
- For dual or multiple broker arrangements, line of coverage credit and premium or fee credit will be allocated in the same proportion as the commissions are split on the line of coverage. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- Special rules apply to payment of bonuses for Governmental Entity and non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on commissionable Governmental Entity cases with 51 or more eligible employees. Non-commissionable Governmental Entity lines of coverage are not eligible for bonus programs. Written customer permission is required for nongovernmental, non-commissionable cases to be eligible for bonus programs. Some lines of coverage are excluded from all bonus programs by regulations or our policies. Please refer to the Producer Compensation policies and procedures for Governmental Entities and non-commissionable cases in this guide for additional information.
- An agent or agency can only qualify for one Specialty Benefits new business bonus. The lines of coverage sold and minimum annualized premium and fees within any row must both be met to qualify for a row in the bonus table. The bonus will be paid at the highest bonus percentage where both the lines of coverage and annualized premium and fees criteria are met. If an agent meets the qualifications in more than one row in the table, only the bonus for the row paying the highest bonus amount will be paid.

**Specialty Benefits new business bonus calculation examples:** The Specialty Benefits new business bonus is calculated by totaling the eligible lines of coverage and the annualized premium and fees for those eligible lines of coverage to determine the bonus tier from the Specialty Benefits new business bonus payment table. The Specialty Benefits net change percentage is then calculated to determine if the agency qualifies for the Specialty Benefits new business bonus.



## Specialty Benefits Retention Bonus, 2019

With UnitedHealthcare You may earn a bonus for renewing group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance for groups with five or more enrolled employees in January 2020 and having renewal dates from January 2, 2019 through January 1, 2020 In order to receive a Specialty Benefits retention bonus, you must meet all of the following requirements:

- Qualify for the UnitedHealthcare 2019 Specialty Benefits new business bonus.
- Have at least 25 lines of coverage having a combined minimum of \$750,000 in annualized premium and fees that have renewal dates from January 2, 2019 through January 1, 2020, and
- Have a Specialty Benefits premium retention percentage at least 85.0% in Specialty Benefits lines of coverage with renewal dates from January 2, 2019 through January 1, 2020.

If all of the bonus requirements are met, the Specialty Benefits retention bonus is paid according to the following table:

SPECIALTY BENEFITS PREMIUM RETENTION PERCENTAGE	BONUS ON RECEIVED PREMIUMS AND FEES*
85.0% to 89.99%	2%
90.0% to 94.99%	3%
95.0% or greater	4%
Less than 85.0%	No bonus

\* In eligible lines of coverage with renewal dates from Jan 2, 2019 through Jan 1, 2020. Bonus is paid only on the premium and fees received on renewing lines of coverage during the period from Feb 2019 through Jan 2020.

Both employer-paid and employee-paid cases sold with medical coverage or on a stand-alone basis are included in the bonus program. The maximum Specialty Benefits retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000.

**Specialty Benefits premium retention percentage:** You are required to have a premium retention percentage of at least 85.0% in order to receive a Specialty Benefits retention bonus. The Specialty Benefits premium retention percentage is the January 2020 premium and fees received for lines of coverage that have renewal dates from January 2, 2019 through January 1, 2020, divided by the January 2019 premium and fees received for lines of coverage that have renewal dates from January 2, 2019 through January 1, 2020. The Specialty Benefits premium retention percentage calculation includes only lines of coverage that have renewal or termination dates from January 2, 2019 through January 1, 2020.

### Specialty Benefits Retention Bonus Details

- To qualify for the Specialty Benefits retention bonus you must;
  - Qualify for the UnitedHealthcare 2019 Specialty Benefits new business bonus.
  - Have at least 25 lines of coverage having a combined minimum of \$750,000 in annualized premium and fees with renewal dates from January 2, 2019 through January 1, 2020.
  - Have a Specialty Benefits premium retention percentage at least 85.0% in Specialty Benefits lines of coverage with renewal dates from January 2, 2019 through January 1, 2020.
- The maximum Specialty Benefits retention bonus paid on any line of coverage within any one case or affiliated cases is \$15,000. In situations where commissions on the case are split between more than one Agent of Record, the maximum bonus limit will be applied before the bonus is allocated to the Agents of Record.
- An eligible line of coverage for the Specialty Benefits retention bonus is group term life, group supplemental life, group dental, group short-term disability, group long-term disability, group vision, group critical illness, group accident and group hospital indemnity insurance covering a group of five or more enrolled employees that has a renewal date from January 2, 2019 through January 1, 2020. An eligible line of coverage must also meet all of UnitedHealthcare's general bonus eligibility requirements. An eligible line of coverage can be associated with medical coverage or exist on a stand-alone basis. Both employer-paid and employee-paid lines of coverage are eligible for this bonus.
- "Received premium and fees" are the premium and fees received by UnitedHealthcare for eligible Specialty Benefits lines of coverage for the months of February 2019 through January 2020. The Specialty Benefits retention bonus is paid on received premium and fees for eligible lines of coverage that are active on January 1, 2020, and meet all other general bonus eligibility requirements. For purposes of this bonus, the "renewal date" for groups with rate guarantees longer than one year will be the 12-month anniversary of their original effective date or their last renewal.

*UHC Specialty Benefits Retention Bonus, 2019 (continued)*

- For the Specialty Benefits retention bonus, "Premium retention percentage" is the January 2020 premium and fees received for lines of coverage eligible for the 2019 Specialty Benefits retention bonus divided by the January 2019 premium and fees received for lines of coverage eligible for the 2019 Specialty Benefits retention bonus.
- An eligible line of coverage must be in an eligible group. Spectera Plan Administrators Private Label vision, Family Medical Leave (FML) administration plans and some Governmental Entity cases are not eligible for any bonus programs. Groups written through Affiliated Associations of America (AAOA), embedded dental or vision benefits, dental discount cards or state statutory disability plans are not eligible for this bonus. Dental groups administered through UMR/Fiserv that use a dental network other than the UnitedHealthcare Dental network are not eligible for this bonus. UnitedHealthcare has sole discretion in determining whether a line of coverage is eligible for any bonus program. The lines of coverage, premium and fees of ineligible cases are not included toward the minimum line of coverage requirements, the premium and fee requirements, or any other requirements or calculations related to any Specialty Benefits bonus. Lines of coverage counts and premiums and fees for affiliated groups are combined for all bonus calculations.
- For dual or multiple broker arrangements, line of coverage credit and premium or fee credit will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- Special rules apply to payment of bonuses for Governmental Entity and non-commissionable customers. We require written customer acknowledgment and approval before paying bonuses on commissionable Governmental Entity cases with 51 or more eligible employees. Non-commissionable Governmental Entity lines of coverage are not eligible for bonus programs. Written customer permission is required for non-governmental, non-commissionable cases to be eligible for bonus programs. Some lines of coverage are excluded from all bonus programs by regulations and our policies. Please refer to the Producer Compensation policies and procedures for Governmental Entities and non-commissionable cases in this guide for additional information.

**Specialty Benefits retention bonus calculation:** If all the qualifying criteria for the Specialty Benefits retention bonus are met, the bonus is calculated as follows:

Specialty Benefits retention bonus calculation example: An agency qualifies for a Specialty Benefits new business bonus by writing 16 new coverages with annualized premium and fees in eligible products of \$160,000. In addition:

- The agency had a net change percentage of at least 100% in the Specialty Benefits new business bonus calculation.
- The agency had 25 eligible lines of coverage on January 1, 2020 with renewal dates from January 2, 2019 through January 1, 2020.
- The total premium and fees received for these 25 lines of coverage for the period from February 2019 through January 2020 was \$770,000.
- The January 2019 premium and fees received for eligible lines of coverage was \$65,000, and the January 2020 premium and fees received for eligible lines of coverage was \$63,375.

**Step 1.** Calculate the premium retention percentage: The agency's premium retention percentage is \$63,375 (the January 2020 premium and fees received for eligible lines of coverage) divided by \$65,000 (the January 2019 premium and fees received for eligible lines of coverage), or 97.5%.

**Step 2.** Determine the Specialty Benefits retention bonus percentage: Referring to the bonus table, we find that a premium retention percentage of 97.5% earns a bonus of 4% of received premium and fees.

**Step 3.** Calculate the Specialty Benefits retention bonus amount: The bonus payable is 4% of the total premium and fees received for the eligible lines of coverage for the period from February 2019 through January 2020, which is \$770,000. The bonus is 4% times the total premium and fees received for these 25 lines of coverage for the period from February 2019 through January 2020. The calculation is 4% of \$770,000, or \$30,800.



# UnitedHealthcare

## Small Group & Key Account

### New Sales Bonus, 2019

UnitedHealthcare is offering a bonus to agents in California who sell new medical plans with effective dates from February 1, 2019 through January 1, 2020. Eligible cases are **new fully insured Small Group and Key Account** groups located in California that have at least 10 enrolled employees and effective dates from February 1, 2019 through January 1, 2020. Only agents permanently located in California are eligible for the bonus. The maximum bonus for an eligible group is \$50,000.

Eligible agents will receive a bonus based on the number of enrolled employees in the eligible medical group. The bonus amounts for Harmony and Canopy Health medical coverages are higher than that of other medical coverages.

ENROLLED EMPLOYEES IN AN ELIGIBLE GROUP	BONUS FOR EACH MEMBER ENROLLED FOR MEDICAL COVERAGE (EXCEPT HARMONY AND CANOPY HEALTH COVERAGE)*	BONUS FOR EACH MEMBER ENROLLED FOR HARMONY AND CANOPY HEALTH COVERAGE*
10 - 49 enrolled	\$25	\$50
50 or more enrolled	\$50	\$75

\* Up to the \$50,000 maximum bonus for any eligible case or group of affiliated cases.

**Higher Bonus for Harmony and Canopy Health Coverage:** In groups where employees may choose different networks and medical coverages, the higher bonus amount is paid only on members covered by Harmony and Canopy Health medical coverage.

**Bonus Example:** An eligible agent sells 2 eligible medical cases and earns a bonus of \$12,500 calculated as follows:

TOTAL ENROLLED EMPLOYEES IN THE GROUP	MEMBERS IN MEDICAL COVERAGE (EXCEPT HARMONY AND CANOPY HEALTH COVERAGE)*	MEMBERS IN HARMONY AND CANOPY HEALTH COVERAGE	BONUS CALCULATION
GROUP A: 25 enrolled employees	10	20	10 Members at \$25 = \$250 20 members at \$50 = \$1,000 <b>Total = \$1,250</b>
GROUP B: 160 enrolled employees	150	50	150 Members at 50 = \$7,500 50 members at \$75 = \$3,750 <b>Total = \$11,250</b>
			<b>TOTAL BONUS = \$12,500</b>

#### Program Details:

- Only Agents of Record permanently located in California are eligible for this program.
- This bonus program applies only to medical groups that:
  - Are new fully insured Small Group and Key Account medical groups;
  - Are located in California;
  - Have at least 10 employees enrolled for medical coverage; and
  - Have effective dates with UnitedHealthcare from February 1, 2019 through January 1, 2020.
- The maximum bonus for any eligible case or group of affiliated cases is \$50,000.
- All sold business must be active and the selling agent must remain the Agent of Record on January 1, 2020 to be included in the bonus calculations.
- Classification of a group as a Small Group or Key Account medical plan are determined by us considering a number of factors, including the enrollment at some point in time. Not all larger groups are classified as Key Account groups. We reserve the right to classify groups according to our rules, regardless of a group's actual enrollment at any time.
- The enrolled employee counts will be derived from the medical plan only, and will be based on the number of enrolled medical employees as of the group's effective date. UnitedHealthcare's determination of enrolled employee and member count is final.
- All bonus payments will be made to the agent or agency to which the commissions are paid. The bonus will be paid after the bonus period is over and when all information required for verification of enrollment data and calculation of the bonus is available.



*UHC New Sales Bonus, 2019 (continued)*

- For dual or multiple broker arrangements, enrolled employee and member credit for payment calculations will be allocated in the same proportion as the commissions are split on the case. Fractional credits will be used in the calculation, and credits will not be rounded to the nearest integer.
- General Agents are not eligible for the bonus.
- Cases and members transferring into Small Group and Key Account medical groups from another UnitedHealth Group subsidiary, business segment, medical coverage or case size segment will not be considered new business for this bonus program. Agent of Record changes on existing UnitedHealthcare cases will not be credited as new business for this bonus program.
- Special rules apply to payment of bonuses for non-commissionable customers and customers referred to as "Governmental Entities" in the UnitedHealthcare Agent/Agency Agreement. We require written customer acknowledgment and approval before paying bonuses on other non-commissionable customers, and on commissionable governmental entity customers. Any limits on compensation in the RFP, RFI, bid specifications or other written instructions for governmental entities cannot be exceeded. Please refer to the Producer Compensation Policies and Practices in the Producer Performance Guide for more information.

All terms and conditions of the UnitedHealthcare Agent/Agency Agreement and the Producer Performance Guide apply to all compensation programs. This Bonus Program is offered at the sole discretion of UnitedHealthcare and can be terminated or modified by UnitedHealthcare at any time and without notice.

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