

NEW

Get on your mark for the **RACE TO THE TOP**

Achieve new heights with our sales incentive program

The Race to the Top sales incentive program from Kaiser Permanente targets key industries. The program gives you the opportunity to increase your earnings potential in 2020 and 2021 by offering our most competitive rate position up front, and by guaranteeing rate stability when your clients renew with Kaiser Permanente.

The program offers:

- Competitive rate up front, potentially up to 20% below renewal for prospects
- 8% rate cap, one-year rate on HMO products for companies that expand to 150 or more enrolled members

How the program works		
Shop a group to Kaiser Permanente in specific NAIC codes that haven't seen Kaiser Permanente in the last 12 months and earn \$250 .	Partner with Kaiser Permanente at a finalist meeting or attend a KP Experience with an active RFP and earn \$1,000 .	Sell the group and earn \$1,500 .

Producers can earn up to \$2,750 per group sold.

Who's eligible?

New mid-to-large groups with an effective date of October 1, 2020, through September 30, 2021. Groups must have a minimum of 51+ eligible employees.

Target industries include:**NEW**• **NAIC 23 - Construction**

Companies engaged in the construction of buildings or engineering projects, the preparation of sites for new construction, and subdividing land for sale as building sites.

• **NAIC 51 - Information**

Companies that provide publishing services—software, internet, and traditional; motion picture and sound recording; broadcasting services—internet and traditional; telecommunications, Web search portals, data processing, and information services.

• **NAIC 52 - Finance and insurance**

Companies that provide banking and insurance services; broker and underwriting services; and services in the management of funds, trusts, and other financial instruments.

• **NAIC 54 - Professional, scientific, and technical services**

Companies that provide legal, accounting, bookkeeping, and payroll services; architectural, engineering, and specialized design services; computer services; consulting services; research services; advertising services; photographic services; translation and interpretation services; veterinary services; and other professional, scientific, and technical services.

• **NAIC 55 - Management of companies and enterprises**

Companies that hold interests in other companies and enterprises or companies that administer, oversee, and manage establishments.

• **NAIC 61 - Education**

Companies that provide instruction and training, such as schools, colleges, and training centers.

Eligibility rules

- All licensed and appointed Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Permanente), agencies and brokers are eligible. General agents are not eligible for compensation under these bonus programs. Payment is contingent upon receipt of all required broker documentation, including an executed broker/agent agreement; proof of E&O coverage; appropriate marketplace certification(s) in Maryland, Virginia, and/or the District of Columbia; and a W-9 form.
- The new program is effective October 1, 2020, through September 30, 2021.
- Agencies not qualified as of October 1, 2020, can attain qualification during the year.
- All Kaiser Permanente health plan products qualify.
- This program does not affect commission payments; bonus program rewards are paid in addition to scheduled commission payments.
- Kaiser Permanente will only pay compensation to brokers who are appropriately licensed and appointed in the jurisdiction in which the group is located.
- Group size is based upon census.
- Eligible employees not enrolled with Kaiser Permanente are not included in the group sales bonus calculation.
- The bonuses are paid directly to the broker representative upon the discretionary approval of sales management.
- Broker bonus programs may also include payments resulting from other bonus/incentive programs offered by Kaiser Permanente.
- Brokers are responsible for complying with all legal requirements regarding disclosure of compensation by Kaiser Permanente in the form of commissions, bonuses, and other rewards.
- Kaiser Permanente reserves the right to change the terms and conditions of the program after the end of a designated period of the program.
- Kaiser Permanente and/or its designated representatives retain sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this compensation plan, and over resolution of any disputes from this compensation plan.
- Bonuses will be reported and disclosed in accordance with Kaiser Permanente policy and applicable law. Brokers who fail to meet the provisions of the Kaiser Permanente broker/agent agreement are not eligible for payment.
- Rate cap of 8% applies only to HMO products.
- Final price from brokers on lost groups must be provided
 - o Any carrier change to be captured.
 - o All benefit changes to be captured.
 - o Current and final rate change plus benefit information to be captured.

kp.org/choosebetter