

To view this email as a web page, [go here](#).



Pack the Points Top Brokers Award Trip



"Pack the Points" to earn an opportunity to pack your bags next Summer!

A beautiful tropical destination may await you and a guest when you earn qualifying points from **August 1, 2022 through January 30, 2023**.

Register Now for Pack the Points

Will you be a top points-producer?

You may qualify for a trip for two when you earn points for select product sales total at least 500 points and are a top qualifier among your qualifying group.

See program rules for more details.

Watch for future emails announcing our beautiful, sunny, sandy trip destination!

Eligible Products	Points
TriTerm Medical (TTM) (all plans)	36
Health ProtectorGuard (HPG) (“non-Guard” plans)	12
Short Term Medical (STM) (12 month term) ¹	12
Short Term Medical (STM) (6-11 month term) ²	6
Hospital SafeGuard GI	6
Hospital Guard GI	4
Accident ExpenseGuard, Accident ProGuard, Accident ProGap	4
Critical Illness	4
HPG Guard	4
Term Life SafeGuard	2
Vision	2
Dental (all plans)	2
New Benefits ^{®3}	2

¹Term length must be a minimum of 12 months (or 360 days for Short Term Medical Plan “A”s) to be eligible, or 11

months in SC only.² 6-11 months equates to a minimum of 180 days (in states where available) but less than 360 days.³ New Benefits and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations. New Benefits is not an insurance product

Submit eligible applications between August 1, 2022 and January 30, 2023, and earn assigned points when products are issued by February 10, 2023, and meet placed requirements (see program rules below for details).

Pack the Points When you Bundle!

Check out these example bundles that may be ideal to meet your client’s needs:

Top Coverage Bundles	Popular and Easy Bundles		
TTM + Dental + Vision 40 pts	STM (12 mo.) + Accident + Dental 18 pts	HPG + Dental + Vision 16 pts	STM (6-11 mo) + Accident + Critical Illness 14 pts

Register Today

Product availability and designs vary by state. Note, some states limit the sale of non-ACA plans (including ancillary) during Open Enrollment. Check E-Store for product availability by state.

PROGRAM RULES: To be eligible, the following requirements and conditions must be met and registration for this incentive is an acknowledgment and agreement to of all terms.

1. Broker Eligibility Requirements. This opportunity is intended for the original recipient of this email only. NPN: . Select Key and FMO contracted agencies may not be eligible. Eligible recipient of this email must register for the “Pack the Points” awards trip to participate. Registration must occur no later than Dec. 31, 2022. To maintain eligibility, registered broker must earn a point total of no less than a minimum of 500 points by the trip determination date of February 28, 2023. Points per product are awarded as noted above in the chart. Product eligibility detail is provided below. Qualification and points are earned per the broker of record, based on his or her personal production. Additionally, the trip award is earned by at least the top 30 point-earners of those who meet and/or exceed the minimum point threshold. There are limitations within the top point earners: Eligible participating agencies will be limited to a maximum of 3 trip-

earners per agency, within the top qualifiers. If an agency has more than 3 sub-producers in the top qualifiers, only the top 3 will be offered the earned trip. The list of qualifiers will be extended to offer the trip to the next eligible highest point earner(s) so all trip spots are filled. This includes reserving at least 3 spots for independent brokers (non-agency affiliated). Any broker registered for this program must have an active contract with Golden Rule Insurance Company and be in good standing at the time of determination to also be eligible to earn the trip.

2. Product Eligibility Requirements. Eligible product applications are those submitted online from August 1, 2022 through January 30, 2023 and are for the following eligible products: TriTerm Medical (all plans), Short Term Medical (all plans with term lengths of 6 months or greater), Health ProtectorGuard, Hospital SafeGuard G.I., HPG Guard plans, Accident ExpenseGuard, Accident ProGuard, Accident ProGap, Critical Illness, Hospital Guard G.I., and New Benefits. Excluding Short Term Medical plans with term length of less than 6 months/180 days. Any Short Term Medical consecutive plans, e.g. 2x12, will only have the first term count toward the program baseline and eligible applications. All other products and optional benefit riders do not count toward this opportunity. Applications that meet the following criteria will apply toward the points earned for eligibility of the trip incentive: (a) Applications from one of the eligible products listed above only; (b) Submitted between Aug. 1 2022 - Jan. 30, 2023 and issued no later than February 10, 2023; (c) with a "paid to" date past the effective date; and (d) an effective date no later than February 15, 2023. All eligible plans must be in force for a minimum of one month (30 days) after the effective date to count as "issued." Coverage must be in force with premium payment current at the time of the incentive determination to be included. Any separate applications of family members for the same product type count as only one application for this program (with the exception of TriTerm Medical for the state of MO).

3. Trip is awarded as described above. This is not a lottery or a sweepstakes.

4. Golden Rule Insurance Company reserves the right to make final judgment on qualifiers, modify terms or end this program at any time without prior notification. Coverage that is withdrawn or does not meet the terms listed in these rules will not count toward the eligibility of this program.

5. Qualifiers extended an invitation, along with their guest, will be expected to act professional and with decorum during all aspects of the trip, including travel. This means also abiding by any policies related to travel as required by UnitedHealthcare. If an attendee is found to be unruly in any capacity or not in compliance with requirements, Golden Rule Insurance Company reserves the right to charge the attendee(s) for their portion of the trip, including all room, board, and travel expenses.

6. Any required disclosures to broker's clients are broker's sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021. 7. A trip is taxable income and will be reported on an IRS MISC 1099

[Privacy Policy](#) | [Accessibility](#)

7440 Woodland Drive, Indianapolis, IN 46278

Golden Rule Insurance Company is the underwriter of these plans.

Please do not reply to this email message. This mailbox is used for



outgoingmail only. If you do not wish to receive future promotional emails, [you may opt out](#)

This email was sent to: pfe987xdk7@spc.emailonacid.com

Not For Consumer Use

© 2022 United HealthCare Services, Inc. All rights reserved.

48754e-X-0822