



Lead Program and Reimbursement

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Requirements for lead system- HST LeadMaster:

- 1) Agents get set up automatically after their HST contract is reviewed. Agent is only able to call Aged leads and small business leads, once the agent submits his first application he gets access to RealTime leads. (See explanation below what these leads are)
- 2) To keep receiving leads, agents must submit minimum of 4 health applications per calendar month.
- 3) Agents must put in their sales into the LeadMaster to receive lead credits.

HST tracks the number of leads each agent receives and applications submitted each month. It shows "Lead Balance" and "Marketing Balance Available".

Lead balance = shows the amount of credits you received for apps you have entered in within the month (see below what you receive lead credits for)

Agent can go \$100 negative. Most Leaders can go lower as they buy leads for their agent.

Agent can add cash to their account to purchase leads. The agent has to still qualify for the leads

Marketing balance available = shows 50% of the amount you had left from the previous month (Ex. March 31st you have \$400 in your lead balance, at midnight April 1st half of the balance rolls over into your Marketing balance so you will have \$200 marketing balance and \$0 lead balance)

1) Lead charges

- RealTime leads = \$5 per lead
- Norvax exclusive leads = \$5 per lead
- HST website leads = \$10 per lead
- Exclusive leads = \$15 per lead
- Live Transfer (Quoteline call) = \$20 per call

Realtime leads

- Internet shared leads from few different lead sources (ProspectZone, PreciseLeads, AllWeb, etc.)
- Agent has to submit 4 apps per calendar month to receive the leads
- Once lead is dispositioned it moves to Fresh Bucket
- This lead will stay with an agent for 44 days with any disposition
- If there is not a sale or a future appt made on day 45 this lead will go to a general Aged leads pool for other agent to grab for free
- An agent needs to keep up with the appts. If the apt is not updated after the initial appt set up the lead will also go into the general Aged leads pool

Norvax Exclusive leads

- Exclusive lead from Norvax
- Agent has to be in the top 75 from the previous week. This updates every Monday
- Lead stays in the same bucket
- This lead will stay with an agent forever

HST Website leads

- Exclusive leads generated from [www.Healthcaresolutionsteam .com](http://www.Healthcaresolutionsteam.com) website
- Agent has to be in the top 75 from the previous week. This updates every Monday
- Lead stays in the same bucket
- This lead will stay with an agent forever

Exclusive leads

- Exclusive leads generated by Benepath through an HST branded website
- Agent has to be in the top 75 from the previous week. This updates every Monday
- Once the lead is with an agent for 60 days it moves to Aged Exclusive bucket
- This lead will stay with an agent forever

Half price leads:

HST is now offering realtime and HST Exclusive Website leads at 50% off. Here's how it works: At midnight CST each night, any new, unpurchased network leads that were received into our system will be automatically distributed to agents subscribed to this service at half price. Also, this will guarantee that any lead you purchase from the system will be a fresh lead from the same day!

For instance, if there are 50 unsold leads that normally go for \$10 each, they will be distributed to subscribed agents for \$5 each!

2) Lead credits

<u>Carrier</u>	<u>Product</u>	<u>Product Type</u>	<u>Agent Credit</u>
Aetna	Aetna Group	Group	\$25.00
Aetna	Dental	Dental	\$0.00
Aetna	On & Off Exchnage	Major Medical	\$0.00
Allianz	Annuity	Annuity	\$0.00
American General	Life Insurance	Life	\$50.00
Anthem	Dental	Dental	\$0.00
Anthem	On & Off Exchnage	Major Medical	\$0.00
Anthem On & Off	CA, CO, CT	MAJOR MEDICAL	\$25.00
Arise	On & Off Exchnage	Major Medical	\$25.00
Assurant	Assurant STM	STM	\$0.00
Assurant	Assurant AME 2.5K - 10K	Accident	\$50.00
Assurant	Assurant Cancer & Heart/Stroke	CI	\$0.00
Assurant	Assurant CI	CI	\$50.00
Assurant	Assurant Dental	Dental	\$50.00
Assurant	Assurant Fixed Benefit (Level 1/2)	Accident	\$50.00
Assurant	Assurant Group	Group Benefit	\$25.00
Assurant	Assurant Suite Solutions	Accident	\$0.00
BCBS (AZ, KC, MI, TN)	Dental	Dental	\$25.00
BCBS (AZ, KC, MI, TN)	Medicare Advantage	Medicare	\$50.00
BCBS (AZ, KC, MI, TN)	Medicare RX	Medicare	\$50.00
BCBS (AZ, KC, MI, TN)	Medicare Supplement	Medicare	\$50.00
BCBS (AZ, KC, MI, TN)	On & Off Exchnage	Major Medical	\$0.00
BCBS (AZ, KC, MI, TN)	Select Temp PPO (1-6 Month Coverage)	STM	\$0.00

BCBS (AZ, KC, MI, TN)	Select Temp PPO (7-11 Month Coverage)	STM	\$0.00
BCBS IL	BCBS of IL Group	Group	\$25.00
Careington	Careington	Dental	\$0.00
CBL	Colorado Bankers	Critical Illness	\$50.00
Cigna	Dental	Dental	\$25.00
Cigna	On & Off Exchnage	Major Medical	\$0.00
Coventry	On & Off Exchnage	Major Medical	\$0.00
Genworth	Term Life	Life	\$50.00
Genworth	Universal Life	Life	\$50.00
Group Health	Group Health	Group Health	\$25.00
Harken	On & Off Exchnage	Major Medical	\$25.00
HCSC (IL, MT, NM, OK,TX)	Dental	Dental	\$0.00
HCSC (IL, MT, NM, OK,TX)	Medicare Advantage	Medicare	\$50.00
HCSC (IL, MT, NM, OK,TX)	Medicare RX	Medicare	\$50.00
HCSC (IL, MT, NM, OK,TX)	Medicare Supplement	Medicare	\$50.00
HCSC (IL, MT, NM, OK,TX)	On & Off Exchnage	Major Medical	\$0.00
HCSC (IL, MT, NM, OK,TX)	Select Temp PPO (1-6 Month Coverage)	STM	\$0.00
HCSC (IL, MT, NM, OK,TX)	Select Temp PPO (7-11 Month Coverage)	STM	\$0.00
HCSC (MT, NM) On & Off	MT, NM	MAJOR MEDICAL	\$25.00
Highmark PA	Dental	Dental	\$0.00
Highmark PA	On & Off Exchnage	Major Medical	\$0.00
HII	Freedom Access Fixed Benefit	Fixed Benefit	\$50.00
HII	HII STM	STM	\$50.00
HII	HII Accident Rider	Accident	\$50.00
HII	HII Cancer	CI	\$50.00
HII	HII Cash Adv Cr Illness	CI	\$50.00

HII	HII Term Life	Life	\$50.00
Humana	Dental	Dental	\$25.00
Humana	Med Supplement	Medicare	\$50.00
Humana	Medicare Advantage	Medicare	\$50.00
Humana	Medicare RX	Medicare	\$50.00
Humana	On & Off Exchnage	Major Medical	\$0.00
Humana	Vision	Vision	\$0.00
HUMANA On & Off	CO,KY,VA	MAJOR MEDICAL	\$25.00
ING	ING	Life	\$50.00
Integra	Integra - Fixed Benefit Plan	Fixed Benefit	\$0.00
Integra	Integra - Protector Plus	Accident	\$50.00
Manhattan Life	Affordable Choice	Fixed Benefit	\$50.00
Manhattan Life	Central Choice	Fixed Benefit	\$50.00
Molina	On & Off Exchnage	Major Medical	\$25.00
MOO	Life Ins	Life	\$50.00
MOO	Long Term Care	Long Term Care	\$50.00
MOO	MOO Short Term Disability	Disability	\$50.00
MOO	MOO Medicare Supp	Medicare	\$50.00
NHIC	Intellaplan	Accident/CI	\$50.00
NHIC	National General STM and STM GI	STM	\$50.00
NHIC	National General Group	Group Benefit	\$25.00
SASid	CoreHealth	Fixed Benefit	\$50.00
Starmount Dental	Starmount Dental	Dental	\$50.00
Starmount Vision (Group)	Starmount Vision	Vision	\$50.00
TeamCorp	Team Corp	Fixed Benefit	\$0.00
TeamCorp	Team Corp Dental	Dental	\$0.00

United HealthCare	Accident Safeguard	Accident Fixed Benefit	\$50.00
United HealthCare	Hospital Safeguard	Hospital Fixed Benefit	\$50.00
United HealthCare	Medicare RX	Medicare	\$50.00
United HealthCare	Off Exchange	Major Medical	\$25.00
United HealthCare	On Exchange	Major Medical	\$0.00
United HealthCare	Term Life Safeguard	Term Life	\$50.00
United HealthCare	UHC group	Group Benefit	\$25.00
United HealthCare	UHC Health ProtectorGuard Fixed Benefit	Fixed Benefit	\$50.00
United HealthCare	UHC Medicare	Medicare	\$50.00
United HealthCare	UHC PDP	Medicare	\$50.00
United HealthCare	UHC Supplemental Accident Benefit	Accident	\$50.00
United HealthCare	United Health Discount Card	Other	\$0.00
United HealthCare	United HealthCare - CI	CI	\$50.00
United HealthCare	United HealthCare - Dental	Dental	\$50.00
United HealthCare	United HealthCare - Disability Income Protector	Disability Protector	\$50.00
United HealthCare	United HealthCare STM	STM	\$50.00
VBA	VBA Accident	Accident	\$50.00
Viva Life	Viva Life	Life insurance	\$50.00
WPS	Medicare	Medicare	\$50.00
WPS	On & Off Exchnage	Major Medical	\$25.00
WPS	WPS STM	STM	\$50.00
WPS	WPS Group	Group	\$25.00

Lead reimbursement

- The **positive balance** may be used for personal marketing reimbursement. The agent will be reimbursed ½ of the marketing balance amount.

- Correct reimbursement form (You can find it in LM>HST Library>Documents&Files>Marketing)
- Invoice of the purchase
- Proof of payment for the purchase (copy of the check, copy of bank statement)
- You must have submitted 4 apps
- Your persistency has to be above 70%
- The receipts have to be submitted by the end of the month for the previous month's available lead funds.

For example, if you show marketing balance available in February, you can submit receipts dated February. The receipts must be turned in by February 28th. The payment will be made on the pay date closest to the 15th of the month.

- As a new agent, once you submit your first app into LeadMaster, your lead balance will roll over for 3 months. It means you will not have any marketing balance until the 4th month. If you wish to turn this option off, please let Adriana Rock know (arock@myhst.com)
- The negative balances are deducted from agent's check until they are fully repaid.

Allowable expenses:

Marketing materials

Advertising to bring additional business

Leads

Non-residence licenses

Leaders may use their lead credits for team outings (i.e. dinners, golf, etc.) and also for recruiting -receipts must list the names of the agents and other individuals that attended the function

FCG(FGS) and ShopHST.com materials

Non-allowable expenses:

Office supplies

Stamps

Toner cartridges

E&O insurance

Carrier appointment fees