October 13, 2016

Applies to: 51 to 500 market

Broker Incentive for Combined Ancillary Product Sales

Brokers will be offered an enhanced incentive for sales of Life and/or Disability insurance products offered through Horizon Blue Cross Blue Shield of New Jersey's partnership with USAble when the sale is packaged with a Horizon Dental product or both a Horizon Dental and Horizon Vision product.

Brokers will receive a one-time bonus per group on the USAble annualized premium for sales of Life and/or Disability insurance. The bonus applies to groups with plan effective dates of November 1, 2016 through March 1, 2017. All bonuses earned will be paid after the first month's Life and/or Disability premium is received for all qualified groups. The bonuses are paid on the annualized USAble premium only and are in addition to the standard USAble commissions and incentive program.

This program:

Rewards an incentive payment of	Per sold group for a
3% of USAble annualized premium	\$10,000 or greater USAble Life and/or Disability policy sold with Horizon Dental ¹
5% of USAble annualized premium	\$10,000 or greater USAble Life and/or Disability policy sold with Horizon Dental AND Horizon Vision 1
The maximum payout is \$5,000 per group. Dental/Vision plans can be Employer paid or Voluntary	

For more information please contact Sonya Henyecz at 1-888-445-4950 or Sonya Henvecz@HorizonBlue.com or contact your Horizon BCBSNJ sales executive or account manager.



