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Three Penn Plaza East, Newark, NJ 07105-2200

Applies to: Individual market

2014 Broker Incentive Program for IHC Sales

Horizon Blue Cross Blue Shield of New Jersey is pleased to announce a special broker incentive program for Individual Health Coverage Program (IHC) sales and renewals with effective dates of May 2014 through December 2014.

This program rewards agents with a one-time incentive payout of:

- \$52.25 per contract for the sale of a *new* Horizon BCBSNJ IHC customer ("new" is defined as new to the Horizon BCBSNJ IHC market).
- \$17.40 per contract for the retention of an *existing* Horizon BCBSNJ IHC customer ("existing" is defined as current IHC members who renew with Horizon BCBSNJ between May and December, including those who soft convert).

Horizon BCBSNJ will issue payouts to Master Brokers according to the schedule below. Master Brokers will then issue payouts to agents.

- August 2014 payout to include May 2014 through June 2014 effective dates.
- November 2014 payout to include July 2014 through September 2014 effective dates.
- February 2015 payout to include October 2014 through December 2014 effective dates.

This incentive program will not impact any other broker bonus programs.

Specific rules surrounding the administration of this incentive program will be made available soon.

If you have any questions, please contact your Horizon BCBSNJ Master Broker.

Horizon BCBSNJ values the strong relationship we have with you. Thank you for your support in making us a leader in the marketplace.



Horizon BCBSNJ offers integrated medical, dental, vision and prescription drug plans. Contact your sales executive today to learn more.