



BlueCross BlueShield
of Illinois



2025 Individual & Family Markets Producer Bonus Program

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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You are an important part of what we do... and why we do it.

For 85 years, Blue Cross and Blue Shield of Illinois has kept one goal at the forefront of everything we do — expanding access to quality, affordable health care. We recognize that our success is due, in part, to your hard work and dedication. We truly appreciate the commitment that you provide to our members and value the partnership throughout the years.



How it works

Our 2025 Individual & Family Markets Producer Bonus Program offers strong incentives for producers selling qualified health plans in the individual and family market.

It's a tiered schedule-based program based on your production level in each of our five participating plan states. To be eligible, sell a minimum of 25 new major medical qualified health plans with effective dates of January 1, 2025, through October 31, 2025, in one of our five participating plan states. The more you sell, the more you earn, up to \$100 per contract* and a maximum of \$500,000** in each of our five participating plan states.

Bonus Rates Per Level

Medical QHP Contracts* Sold	Bonus Rate
25 to 100 contracts	\$50 per contract
101 to 250 contracts	\$75 per contract
251+ contracts	\$100 per contract

Bonus Calculation Examples

$$\text{Agency 1} \quad 25 \text{ contracts}^* \times \$50 \text{ /contract} = \$1,250^{**}$$

$$\text{Agency 2} \quad 200 \text{ contracts}^* \times \$75 \text{ /contract} = \$15,000^{**}$$

$$\text{Agency 3} \quad 5,000 \text{ contracts}^* \times \$100 \text{ /contract} = \$500,000^{**}$$

* A contract is defined as a single health insurance policy in a specific participating plan state. For example, one contract may have five total members. For the purposes of this bonus, we count contracts, not members/lives. Contracts are not cumulative across participating plan states for bonus payout.

** The maximum payout per contracted producer or agency is \$500,000 per participating plan state.



Questions?

This program is subject to the terms and conditions herein. For more information, please contact your General Agent (if applicable) or your Individual & Family Markets Producer Sales Consultant.

How Bonuses Will Be Calculated

Payouts will factor in terminated plans after the first payment and include reconciliation between the two installment periods.

Example 1

- First payout period January 1, 2025, through February 1, 2025, effective dates.
- Agency sold 50 new policies. Bonus payment will be 50 contracts * \$50 for a total of \$2,500.
- Second payout period February 2, 2025, through October 31, 2025, effective dates.
- Agency sold 100 additional policies. The total policies sold is now 150. However, 25 policies have canceled within 90 days of their effective date during the second period for a net total of 125 policies sold. Payment would be made at the \$75 rate for all 125 policies for a total of \$9,375.
- The net payment to the agency would be the \$9,375 earned minus the \$2,500 paid in the first payout for a total payment of \$6,875.

Example 1	Sold	Terminated After First Payment	Net Total	Bonus Rate	Payment	Reconciliation	Final/ Adjusted Payment
1st period	50		50	\$50	\$2,500		
2nd period (lookback at all policies)	100	-25*	75				
Total	150	-25	125	\$75	\$9,375	(\$2,500)	\$6,875

* These policies did not meet the 90-day effective period.

Example 2

- First payout period January 1, 2025, through February 1, 2025, effective dates.
- Agency sold 45 new policies. Bonus payment will be 45 contracts * \$50 for a total of \$2,250.
- Second payout period February 2, 2025, through October 31, 2025, effective dates.
- Agency had no additional sales, and 25 of the 45 policies sold in the first period have now canceled within 90 days of their effective date for a net total of 20 policies sold during the bonus period. The agency is now ineligible for the bonus, and the payout made in the first period (\$2,250) will be recouped.

Example 2	Sold	Terminated After First Payment	Net Total	Bonus Rate	Payment	Reconciliation	Final/ Adjusted Payment
1st period	45		45	\$50	\$2,250		
2nd period (lookback at all policies)		-25*	-25				
Total	45	-25	20	\$0	\$0	(\$2,550)	(\$2,250)

* These policies did not meet the 90-day effective period.

Terms and Conditions



Payout:

- The maximum payout per contracted producer or agency is \$500,000 per participating Plan state.
- On the payout commission statement, the payout will be displayed as a separate line item in the bonus section of the statement.
- The first installment (advance payment) shall cover qualifying contracts sold from January 1, 2025, through February 1, 2025. The second installment (net payment) shall cover qualifying contracts sold from February 2, 2025, through October 31, 2025.
- The payout for the first installment (advance payment) of the bonus program will be Quarter 3 of 2025.
- The payout for the second installment (net payment) of the bonus program will be Quarter 2 of 2026.
- Producers and agencies must be contracted with a BCBSIL entity to participate. Bonuses are paid to contracted producers and agencies only.
- Multiple Tax Identification Numbers (TINs) may not be combined. Agencies with multiple locations in a state will be eligible for only one bonus payout per state.
- All bonus payments are subject to federal and state income tax reporting as well as withholding by the state of Illinois (if applicable).



Eligibility:

- As noted above, the minimum threshold for bonus eligibility is 25 contracts. A contract is defined as a single health insurance policy. For example, if one contract/policy has five total members, BCBSIL counts contracts/policies (one), not members/lives (five).
- Only new sales of major medical individual QHPs (both on- and off-exchange) with effective dates of January 1, 2025, through October 31, 2025, are eligible for this program.
- For the first installment (advance payment) of the bonus program, contracts/policies must remain active and in force for a minimum of 90 days from the effective date to be eligible. If a policy is sold and then terminates within 90 days of the effective date, the policy does not qualify.
- To qualify for the second installment (net payment) of the bonus program, contracts sold between February 2, 2025, and October 31, 2025, must stay active through October 31, 2025, and for at least 90 days. Contracts from the first installment payment (advance payment) must also remain active through October 31, 2025. If a contract from the first payment doesn't stay active, the advance payment will be deducted from the second payment.
- The following are not eligible for this bonus program: renewals, ACA dental, supplemental dental and vision policies, or sales or renewals from other lines of business.
- The producer of record for each eligible contract/policy must be registered with the Marketplace for plan year 2025 prior to the application submission date for an on-exchange policy to be bonus eligible. Eligibility of on-exchange policies is subject to CMS's annual registration process.



Miscellaneous:

- This bonus program is in addition to (and separate from) all other bonus programs at BCBSIL.
- The bonus program and these terms and conditions incorporate by reference, and are subject to, all terms and conditions contained in the producer agreement and any other written agreements by and between BCBSIL and producer.
- BCBSIL determines the issue dates of all policies and has sole discretion to determine production counts for this promotion.
- BCBSIL will be the final arbiter of any issues related to this bonus program and reserves the right to make final judgments on eligibility, calculations, and payouts under this program.
- BCBSIL reserves the right to terminate or modify this program at any time without notice.
- Producer may decline to participate in this program by providing written notice to BCBSIL in accordance with the producer agreement, in addition to written notice to producer's designated representative of BCBSIL.
- The payout dates of the bonus program may vary at BCBSIL's discretion.