



**125 Medicare Enrollments**

- ✿ **DIAMOND** Club member certificate and recognition pin
- ✿ 20 FREE live call transfer leads (\$600 Account Credit)
- ✿ \$100 additional cash towards AHIP reimbursement
- ✿ 40% discount on additional live call transfer leads
- ✿ \$125 'OIG Bucks' to use on merchandise
- ✿ FREE 1-year membership in MedicareJourney.org



**80 Medicare Enrollments**

- ✿ **RUBY** Club member certificate and recognition pin
- ✿ 15 FREE live call transfer leads (\$450 Account Credit)
- ✿ \$50 additional cash towards AHIP reimbursement
- ✿ 35% discount on additional live call transfer leads
- ✿ \$100 'OIG Bucks' to use on merchandise



**40 Medicare Enrollments**

- ✿ **SAPPHIRE** Club member certificate and recognition pin
- ✿ 10 FREE live call transfer leads (\$300 Account Credit)
- ✿ \$25 towards AHIP reimbursement
- ✿ 30% discount on additional live call transfer leads
- ✿ \$50 'OIG Bucks' to use on merchandise



**10 Medicare Enrollments**

- ✿ **EMERALD** Club member certificate and recognition pin
- ✿ 5 FREE live call transfer leads (\$150 Account Credit)
- ✿ Discounts on Mailbox Power program
- ✿ 25% discount on additional live call transfer leads
- ✿ \$20 'OIG Bucks' to use on merchandise



**NEW AGENT Quickstart**

- ✿ Up to 10 FREE live call transfer leads (\$275 Value)
- ✿ FREE CRM and enrollment platform
- ✿ E&O available for \$249/year — FREE with 25 enrollments
- ✿ 50 FREE T-65 list and 15% discount on live call transfer leads
- ✿ 15% discount on additional live call transfer leads
- ✿ FREE CSG Medicare quoting tool

GEM PROGRAM

# OIG-STEP-UP TO SUCCESS – GEM PROGRAM

## \* Overview \*

Updated...March 1, 2024

1. To participate, agents must be appointed with a minimum of **03** Medicare carrier contracts under Owen Insurance Group (OIG) hierarchy. These carrier contracts must be a combination of **Medicare Supplement** and **MAPD** carriers.
2. For agents who are not currently appointed with OIG and move their Medicare carrier contracts, will receive two Free 'Live Call Transfer' (**LCT**) or other type of Medicare leads per transferred carrier, for a maximum of **10 Free leads** (\$275 value). Agents can also choose other types of leads in lieu of LCT leads, EG: digital, shared, exclusive, aged, etc.
3. To qualify to receive these FREE leads, you must be "**Ready-To-Sell**" for all carriers that you are participating with in this program, under the OIG hierarchy.
4. The net cost of **LCT** and exclusive leads are valued between **\$27.50 - \$55.00** each. New agents who onboard will immediately qualify for a **15% Co-Op** for the purchase of additional leads. Co-Op percentage will increase upon each Club level achieved. Agents who are not appointed with OIG will not be eligible to access or purchase any leads in this exclusive OIG program.
5. To qualify for the first (**Emerald Club**) Level, agents must have submitted and **issued at least 10 MEDICARE ADVANTAGE "and/or" MEDICARE SUPPLEMENT Plans.** Previously, we required **10 MAPD plans** to qualify for the **Emerald level**. This change is effective March 1, 2024, and is retroactive to January 1, 2024.
6. Once you achieve **Emerald Club** Level status, both **MAPD** and **Medicare Supplement** plan enrollments will qualify you for additional club level status. Prescription Drug Plan (PDP) enrollments or any other types of insurance do NOT qualify for club status.
7. Agents must sign an attestation form stating they will complete required training, diligently work the **LCT** leads, submit business with a fair conversion ratio with appointed carriers, keep their appointments active, and maintain compliancy, professionalism, and ethics in every aspect of business. Basic meaning of 'fair conversion ratio' simply means we do not expect to provide free leads with NO or extremely low enrollments for appointed carriers under OIG.
8. Churning of MAPD business is discouraged and will not count as new business towards Club level status. For example, changing a *current* client from a PPO to HMO plan, from one plan year to another, etc.
9. Qualifiers who achieve Club Level status will receive their certificate via email to print, and their lapel pin sent via USPS, once all submitted Medicare plans have been verified as issued.
10. Qualifications for this program are conducted during each calendar year (Jan 1 – Dec 31). This program may change, costs may increase, or be cancelled at any time without notice.





## FREE & DISCOUNTED LIVE-CALL TRANSFER MEDICARE LEADS ATTESTATION

January 1, 2024

Agents participating in the **STEP UP TO SUCCESS/GEMSTONE** program agree to the following requirements:

- Have a minimum of **03** Medicare carrier contracts under Owen Insurance Group (OIG) with at least **02** being MAPD (UHC – Humana – Aetna – Cigna – WellCare – Devoted – Anthem).
- Must complete a **90-minute** training module and agree to any future training that may be required.
- ‘Role play’ type calls may occur to determine your suitability for Live-Call transfers. Not everyone is suited for phone sales; therefore, some may not be a candidate for this Live-Call transfer program.
- Must always approach ALL calls as ‘Consultative’ and **not** a ‘sales’ call – build trust and rapport.
- Must update disposition of ALL leads in CRM – Lead Advantage Pro.
- Should commit to a minimum of 10 hours per week to receive calls (*may be flexible*).
- Must answer ALL Live-Call Transfers or risk being removed from the program – 02 missed calls or more is unacceptable, and those leads are LOST. You will be placed in the **“Penalty Box”** for 30 days if 2 or more calls are missed. We may reconsider with extenuating circumstances.
- Prior to starting the program, we require the following for the Agent Lead Data Sheet:
  - Name, phone number(s), email address, and physical address
  - RTS Carriers appointed under OIG hierarchy
  - Geographical areas (cities & states) you want to receive calls from
  - Days and times available to receive calls (be properly prepared)
- You must comply with and read all required Medicare disclaimers on every call.
- Note: Live-Call Transfer leads are generated through Facebook, Google, and affiliate landing pages.
- You can only receive Live-Call Transfer leads M-F between 9:00 am – 6:00 pm EST.
- You may purchase additional Live-Call Transfer leads at a discount based on your Club Level status.

AGENT NAME: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_