



125 Medicare Enrollments

- ✿ **DIAMOND** Club member certificate and recognition pin
- ✿ 20 FREE live call transfer leads
- ✿ \$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
- ✿ \$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
- ✿ \$25 towards AHIP reimbursement
- ✿ 30% discount on additional live call transfer leads
- ✿ \$50 'OIG Bucks' to use on merchandise



10 MAPD Enrollments

- ✿ **EMERALD** Club member certificate and recognition pin
- ✿ 5 FREE live call transfer leads
- ✿ 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
- ✿ 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

OIG-STEP-UP TO SUCCESS – GEM PROGRAM

* Overview *

July 1, 2023

1. To participate, agents must be appointed with a minimum of three Medicare carrier contracts under Owen Insurance Group (OIG) hierarchy. A minimum of two contracts must be 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) leads per transferred carrier, for a maximum of 10 Free LCT leads.
3. To qualify to receive Free LCT leads, you must be "Ready-To-Sell" for all carriers that you are participating with in this program.
4. The net cost of LCT leads is valued at \$40 each. New agents who onboard will immediately qualify for a 15% discount for the purchase of additional LCT leads (\$34). Agents who are not appointed with OIG will not be eligible to purchase any leads.
5. To qualify for the Emerald Club Level, agents must have submitted and issued at least 10 MAPD applications (*appointed under OIG*). Medicare Supplement applications do not qualify for the first (Emerald) club level.
6. Once you achieve Emerald Club Level status, both MAPD and Medicare Supplement plan enrollments qualify you for additional club level status (not just MAPD enrollments). Prescription Drug Plan (PDP) enrollments 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.

