



HMO is the Way to Go



Offer your clients high-quality, cost-effective options from our HMO portfolio and **you could earn a bonus.**

Mid-Market (51-150) and Large Group (151+) Fully Insured Producer Bonus

- New Sales with effective dates between February 1, 2026, and January 31, 2027
- Renewals with anniversary dates between February 1, 2026, and January 31, 2027

Qualify for a **new sales bonus** on new HMO contracts when you sell Mid-Market (51-150) or Large Group (151+) fully insured accounts which include either the Blue Advantage HMOSM or HMO Illinois[®] network benefit offering.

Qualify for a **renewal bonus** on new HMO contracts when you increase enrollment in an existing HMO network plan or add either Blue Advantage HMO or HMO Illinois to the benefit offering of an existing Mid-Market (51-150) or Large Group (151+) Fully Insured account.

Mid-Market (51-150) and Large Group (151+) Fully Insured Accounts

New Sales Per Contract Bonus¹

Eligible accounts include new Fully Insured accounts which include either the Blue Advantage HMO or HMO Illinois network benefit offering.²

Renewal Per Contract Bonus¹

Eligible accounts include existing Fully Insured HMO accounts that add new HMO contracts in either the Blue Advantage HMO or HMO Illinois network benefit offering.²

\$25 per Contract

1. Calculation of the Per Contract Bonus will be based on the number of contracts in eligible accounts which enroll in the Blue Advantage HMO or HMO Illinois networks. Eligible accounts may earn up to a maximum of \$25,000 per account.
2. Eligible accounts must contain a minimum of 5 Mid-Market (51-150) contracts, or 25 Large Group (151+) contracts enrolled in any combination of the Blue Advantage HMO or HMO Illinois networks.



Questions? Ask your sales representative at Blue Cross and Blue Shield of Illinois or your general agent.

Program Details

New Sales per Contract Bonus

- This bonus applies to fully insured new sales with effective dates between February 1, 2026, and January 31, 2027.
- The New Sales per Contract Bonus applies to the new sales of Mid-Market (51-150) or Large Group (151+) fully insured accounts which include either the Blue Advantage HMO or HMO Illinois network benefit offering.
- Eligible accounts must contain a minimum of 5 Mid-Market (51-150) contracts, or 25 Large Group (151+) contracts enrolled in either the Blue Advantage HMO or HMO Illinois networks to earn the New Sales Per Contract Bonus.
- Calculation of the Per Contract Bonus will be based on the number of contracts in eligible accounts which enroll in either the Blue Advantage HMO or HMO Illinois networks. Eligible accounts may earn up to a maximum of \$25,000 per account.
- Eligible contracts will be based on enrollment at time of sale.

Renewal per Contract Bonus

- This bonus applies to fully insured renewals with anniversary dates between February 1, 2026, and January 31, 2027.
- The Renewal per Contract Bonus applies to existing accounts which increase enrollment in an existing HMO network plan or add either the Blue Advantage HMO or HMO Illinois network to the benefit offering of an existing Mid-Market (51-150) or Large Group (151+) account.
- Eligible accounts must contain a minimum of 5 Mid-Market (51-150) contracts, or 25 Large Group (151+) contracts enrolled in either the Blue Advantage HMO or HMO Illinois networks to earn the Renewal Per Contract Bonus.
- Calculation of the Per Contract Bonus will be based on the number of contracts in eligible accounts which enroll in either the Blue Advantage HMO or HMO Illinois. This includes existing accounts that add new membership in either the Blue Advantage HMO or HMO Illinois network benefit offerings to their existing HMO plans. Eligible accounts may earn up to a maximum of \$25,000 per account.
- Eligible contracts will be based on enrollment at the end of the bonus calculation period.

Additional Program Details

- Eligible accounts must remain active and in-force for a minimum of 90-days from the new sales effective date or renewal anniversary date. If an eligible account terminates within 90-days of the effective date or renewal anniversary date, the eligible contracts associated with the account do not qualify.
- For new sales, the eligible bonus will be attributed to the original selling producer of record. For each renewing account, the eligible bonus will be attributed to the producer of record at the end of the calculation period. If a book of business move is processed, the gaining producer of record will be paid the eligible bonus.
- If commissions are split on any accounts, the same split ratio will be applied to any Producer Bonus Program award.
- This bonus program is in addition to (and separate from) all other bonus programs offered by BCBSIL.
- The Program and these terms and conditions incorporate by reference, and are subject to, all terms and conditions contained in the Producer Agreement with BCBSIL.
- Producer must be appointed and contracted with BCBSIL when the sale is made to be eligible for this additional bonus program. Multiple tax ID numbers may not be combined.
- Upon issuance of payment, it is encouraged that you review your payment details thoroughly. Adjustments requested more 90-days from the payout will not be considered.
- All bonus and recognition program payments are subject to federal and state income tax reporting, as well as, withholding by BCBSIL (if applicable).
- Any compensation paid under this Program may, upon request, be provided to non-ERISA plans or plans with fewer than 100 employees.
- The calculated bonus, for new and retained business combined, must equal a minimum of \$1,000 to produce a bonus payout.

Image(s) may have been created or enhanced using artificial intelligence tools.

A contract is defined as a policy. For example, one contract/policy may have 5 total members. For the purposes of this bonus, we are counting contracts/policies, not members/lives. BCBSIL internal records will determine final qualification and payment of bonus awards. We will be the final arbiter of any issues related to this bonus payout and reserve the right to make final judgments on what is a qualifying policy. This bonus program is offered at the sole discretion of BCBSIL and BCBSIL reserves the right to modify or terminate this bonus program at any time without notice. BCBSIL determines the issue dates of all policies and will be solely responsible for determining production counts for this promotion. Any subsequent bonus program is at our discretion. Discretionary bonus programs may be modified to comply with state law or regulation. Producers may decline to participate in this program by providing written notice to BCBSIL in accordance with their agreement, in addition to written notice to their designated BCBSIL representative.