Allstate®
HEALTH SOLUTIONS

more solutions, more ways to earn in Q4

Short Term Medical, Medical Expense Shield, and Access bonuses:

	Medical Expense Shield		Short Term Medical or Access Core/Plus	
Payment method	**ACH**	**CC**	**ACH**	**CC**
36-month rate lock or guaranteed renewal	$650	$325	$550	$275
24-month rate lock or guaranteed renewal	$350	$175	$250	$125
12x2 duration	$200	$100	$100	$50
12-month duration	$200	$100	$100	$50
4x3 and 6x2 duration	-	-	$100	$50
Fixed-Benefit (Core or Plus)	-	-	$100	$50

Supplemental bonus:[1]

	Bundled		Stand-alone	
Payment method	ACH	CC	ACH	CC
Bonus	$60	$30	$30	$15

Bundle more than one qualifying supplemental product — or a supplemental product with STM, MES, or Access Core/Plus — on the same application and the supplemental bonus doubles: $60 per policy on ACH, $30 on CC.

1. See list of eligible policies on page 2.

How it works

To qualify for the STM, MES, Access bonus, sell either 10 Short Term Medical (STM), Medical Expense Shield (MES), or Access Core/Plus policies.

To qualify for the supplemental bonus, sell 10 supplemental policies.

All sales must be from October 1, 2026, to January 15, 2027, to qualify.

Once you hit the minimum, you earn a bonus on every qualifying policy sold during the campaign period, starting from your first sale.

For example, if you sell 12 Medical Expense Shield 36-month rate lock policies using ACH, you earn $650 per policy, for a total of $7,800.

Bonus breakdown

The more you sell, the more you earn. The charts show the breakdown of the bonus for each product and payment method.

Please note: To qualify, policies must be in effect for 90 days. Qualifying supplemental policies must have a monthly premium of $20 or more. Bonuses are half the amount shown in the table for STM and MES sales in Kansas and Utah. See page 2 for full contest rules.

bonus campaign guidelines

Terms and conditions of the Short Term Medical, Medical Expense Shield, Access, and supplemental bonus programs

To be eligible for the Short Term Medical, Medical Expense Shield and Access bonus, these requirements must be met:

- You must sell a combination of at least 10 of the eligible Short Term Medical, Medical Expense Shield, and Allstate Health Access Core and Plus Level policies between October 1, 2026, and January 15, 2027.
- Each policy to be counted toward the 10 minimum policy requirement must remain active for 90 days from the policy's effective date.
- Qualifying Short Term Medical plans include underwritten plans of 12+ months, as well as certain other plan types in select states, as follows:
  - 11-month; 11x2; 22-month renewable/rate lock and 33-month renewable/rate lock plans in South Carolina;
  - 6x2 policies in Michigan and North Dakota; and
  - 4x3 policies in North Carolina and Texas
- The policies outlined above will receive the same bonus as the 12-month, 12x2, 24-month, and 36-month plans in other states.
- Rewrites of multi-year renewable STM will not be eligible for the bonus if the policy is termed more then 11 months early.
- Guaranteed Issue and STM term lengths under 12 months are not eligible.
- Application dates must be within the campaign period.
- Plans are subject to state availability.
- You must be licensed and in good standing at the time the application is submitted and when the bonus is paid.
- Access Core and Plus policies earn $100 per policy on ACH or $50 on CC.
- Bonuses in Kansas and Utah are paid at half the rates shown on the previous page.

To be eligible for the supplemental bonus, these requirements must be met:

- You must sell at least 10 of the eligible supplemental policies between October 1, 2026, through January 15, 2027.
- Each policy to be counted toward the 10 minimum policy requirement must remain active for 90 days from the policy's effective date.
- The premium for each supplemental policy must be at least $20 per month.
- Standalone policies earn $30 per policy on ACH or $15 on CC. Bundled policies earn $60 per policy on ACH or $30 on CC.
- To earn the bundled supplemental rate, you must sell more than one qualifying supplemental product — or a supplemental product alongside a STM, MES, or Access Core/Plus policy — on the same application.
- Eligible supplemental products are: Access Metal Gap, Accident Fixed-Benefit, AcciMed, Cancer only, Cancer and Heart/Stroke, Dental Indemnity, Dental PPO, DVH PPO, Final Expense, Hospital Expense Protection, Hospital Expense Protection Plus, Plan Enhancer (AME), Plan Enhancer (AME with riders), Select Dental PPO, Select Dental Copay, Senior Indemnity, Specified Care, Term Life Critical Illness, TrioMED.
  - The following are NOT eligible for the supplemental bonus: GI Foundation, GI Access, Term Life only, Copay Plan 2, Medical Expense Shield (MES).

Other information you need to know about the program:

- Agents/agencies must be appropriately licensed and appointed with the applicable underwriting company (National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity) on the dates the sales are made and the bonuses are paid.
- Bonus payments will be made to the same agent/agency to whom the applicable commissions related to the sales of the Short Term Medical, Medical Expense Shield, fixed-benefit, and supplemental policies will be paid.
- Bonuses will be paid no more than 100 days following the end of the campaign. Lapsed policies will be subject to charge backs.
- Bonus payments will be considered taxable income and reported on recipients' FORM 1099-MISC.
- Any required disclosures to brokers' clients are brokers' sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.

State availability:

- Short Term Medical and Medical Expense Shield state rules are listed above.
- Supplemental policies that are sold in the following states are eligible for the program: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY.

Additional general terms:

- Allstate Health Solutions reserves the right to cancel, suspend, and/or modify the bonus campaign at any time, as well as to make the final decision on eligibility and entitlement to all payments.
- All usual commission and persistency rules outlined in the agent contract apply.

Product availability may vary by state. Please go to Agent Marketing Materials | Allstate Health Solutions for a state availability grid.

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