



**125 Medicare Enrollments**

- ✿ **DIAMOND** Club member certificate
- ✿ 40 FREE Medicare leads (\$1000 account credit)
- ✿ \$100 additional cash towards AHIP reimbursement
- ✿ 50% discount on additional Medicare leads
- ✿ FREE 1-year membership in MedicareJourney.org



**80 Medicare Enrollments**

- ✿ **RUBY** Club member certificate
- ✿ 30 FREE Medicare leads (\$750 account credit)
- ✿ \$50 additional cash towards AHIP reimbursement
- ✿ 35% discount on additional Medicare leads



**40 Medicare Enrollments**

- ✿ **SAPPHIRE** Club member certificate
- ✿ 20 FREE Medicare leads (\$500 account credit)
- ✿ \$25 towards AHIP reimbursement
- ✿ 30% discount on additional Medicare leads



**10 MAPD Enrollments**

- ✿ **EMERALD** Club member certificate
- ✿ 10 FREE Medicare leads (\$250 account credit)
- ✿ Discounts on Mailbox Power program
- ✿ 25% discount on additional Medicare leads



**NEW AGENT Quickstart**

- ✿ Up to 25 FREE Medicare leads (\$625 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 Medicare leads
- ✿ 15% discount on additional Medicare leads
- ✿ FREE CSG Medicare quoting tool

# OIG-STEP-UP TO SUCCESS – GEM PROGRAM

## Overview

Updated...January 1, 2025

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 five (05) Free Medicare leads per transferred carrier, for a maximum of **25** Free leads (**\$625 value**).
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 these exclusive Medicare leads is valued at **\$25.00** 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.
6. Once you achieve **Emerald Club** Level status, both MAPD and Medicare Supplement plan enrollments will qualify you for additional club level status. PDP enrollments do NOT qualify for club credit.
7. Agents must diligently work these Medicare leads, submit business with a fair conversion ratio with appointed carriers, keep their appointments active, and maintain compliance, 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 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.
9. Qualifiers who achieve Club Level status will receive their certificate via email to print 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). You must claim your leads and earned incentives during the program/calendar year. However, we will allow a maximum of 30-days’ rollover to the following year (*through January only*). This program may change, costs may increase or be cancelled at any time without notice.

