

POWER OF YOU

REWARDS

MORE ways to CELEBRATE Your Success



The **Power of YOU** loyalty program celebrates you, supports your journey, and helps you create a better experience for your clients. As a BenefitMall broker partner, it's about expert support from people who care about your business and digital solutions that streamline your process.

BenefitMall has combined the **BenefitMall Annual Summit Trip** and the **Power of YOU** rewards into one amazing annual incentive program—designed with more ways to reward you with less hassle.

The BenefitMall Rewards Incentive Program will run for 12 months for group effective dates from **January 1, 2023 – December 31, 2023, and includes three reward tiers:**

		Required Points
TIER 1	2024 Annual Summit Trip + \$500 shopping for your staff	55,000 points
TIER 2	\$1,500 shopping for you	40,000 – 54,999 points
TIER 3	\$1,000 shopping for you	25,000 – 39,999 points

*Three new business groups are required to earn points towards reward tiers.
Qualifiers are eligible to earn only one of three reward tiers.*

How to Earn Points

for One of Three Reward Tiers
Points awarded for new
subscribers sold per product:

Type of Subscriber	Points Earned
Medical	100
Senior Medical	100
Individual Medical	50
Dental	25
Vision	15
Life	5
Disability	5
Value-Add	5

TIER 1 | 2024 BenefitMall Annual Summit + \$500 Shopping for Your Staff

- ◆ **Points Required:** 55,000
- ◆ **Location:** Waldorf Astoria Monarch Beach Resort & Club
- ◆ **Trip Dates:** April 11, 2024 – April 14, 2024

When you qualify for the 21st annual summit destination, you and a guest will be invited to treat yourself to the perfect blend of Southern California's legendary laid-back luxury and iconic culture of True Waldorf Service at the [Waldorf Astoria Monarch Beach Resort & Club](#).

You will also receive a \$500 shopping spree for your staff. You'll have the option to award the full \$500 to one staff member, or you can award a \$250 shopping spree to two staff members. They'll be able to choose from an online catalogue of products ranging from rugged outdoor gear to housewares to high-end electronics.



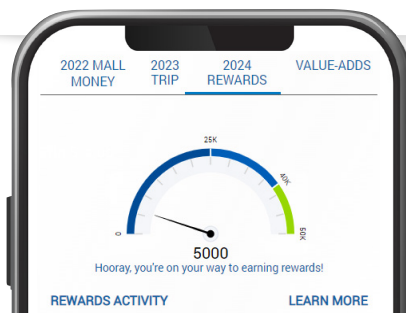
TIER 2 | \$1,500 Shopping Reward | ◆ Points Required: 40,000 – 54,999 points

Treat yourself to a \$1,500 online shopping spree when you qualify for the Tier 2 reward. You'll be able to choose from a wide selection of exciting rewards from a travel package to adventure gear to state-of-the-art electronics and entertaining from top brands such as DeWalt, Weber, Callaway, and Sonos.



TIER 3 | \$1,000 Shopping Reward | ◆ Points Required: 25,000 – 39,999 points

When you qualify for Tier 3, you will be awarded a \$1,000 online shopping experience where you'll be able to choose from a selection of high-end merchandise, from popular brands such as Apple, Dyson, Samsung, and Tumi.



Tracking Your Progress

You'll be able to track your 2024 Rewards Incentive Program progress and points earned in your Rewards Tab in [Agency Workspace](#).

BenefitMall is excited to present this opportunity to our brokers, and your sales and service teams are here to help you achieve your reward goal!



Points earned will be applied to only one of the three reward tiers. Shopping reward recipients will be provided a website URL where they will be able to shop for and redeem their reward up to the specified dollar amount in the earned reward tier. Brokers may only qualify for one tier per participating AWS account. This can be any Agency account, dependent Agent account, or an Agency account that has requested to roll-up all Agent dependent account's qualifying points to a single Agency account. Minimum of three group cases required during the qualification period to earn any reward tier. Point multipliers will only be applied to new business securely submitted through Agency Workspace for January effective dates of Jan 1, 2023 – January 31, 2023. New sales including group medical, senior medical, individual medical, dental, vision, life, and value-added products count towards qualification. Stop-loss sales are not eligible for these rewards. For the complete Power of YOU Rewards terms and conditions, please visit [BenefitMall.com](#).

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2024 BENEFITMALL REWARDS INCENTIVE PROGRAM TERMS & CONDITIONS
OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES & DC WHO ARE 18 YEARS OF AGE AND OLDER, WHO ARE LICENSED INSURANCE BROKERS AND ARE REGISTERED MEMBERS OF BENEFITMALL. MUTUAL MED BROKERS ARE NOT ELIGIBLE.*

THIS PROGRAM, INCLUDING ANY METHOD OF EARNING POINTS OR PRIZE OFFERED, MAY BE CANCELED OR POSTPONED BY SPONSOR, IN FULL OR IN PART AT ANY TIME, DUE TO REASONS RELATED TO THE ONGOING PANDEMIC (E.G., CORONAVIRUS/COVID-19).

1. Timing: All new sales made within effective dates between January 1, 2023 – December 31, 2023 ("Qualification Period") will qualify for the 2024 BenefitMall Rewards Incentive Program (the "Program"). All new sales will be tracked and tabulated by BenefitMall, whose decisions on all sales are final and binding.

2. Eligibility: Open to legal residents of the fifty (50) United States and District of Columbia, 18 years of age or older as of January 1, 2023, who are licensed insurance brokers and are registered members of BenefitMall ("Qualified Participants"). * Mutual Med producing brokers are not eligible unless they have placed active book of business to the BenefitMall Agency Workspace account prior to January 2023. Void in Puerto Rico and where prohibited. Any questions regarding eligibility for the Incentive Program should be directed to BenefitMall at 1-800-350-0500. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings and their respective spouses) and the respective household members of Sponsor, its parent company, affiliates, subsidiaries, divisions, agents, advertising and promotion agencies, are not eligible to participate. US law governs this Incentive Program. Sponsor reserves the right to disqualify Qualified Participants who violate these Program Guidelines or interfere with the Incentive Program in any manner. If a Qualified Participant is disqualified, Sponsor reserves the right to terminate that participant's eligibility to participate in the Incentive Program.

3. Qualification:

Tier 1: All Qualified Participants who earn 55,000 points and a minimum of 3 group cases during the Qualification Period will be eligible to receive a trip for two plus \$500 shopping for your staff.

Tier 2: All Qualified Participants who earn 40,000 – 54,999 points and a minimum of 3 group cases during the Qualification Period will be eligible to receive \$1,500 shopping for you.

Tier 3: All Qualified Participants who earn 25,000 – 39,999 points and a minimum of 3 group cases during the Qualification Period will be eligible to receive \$1,000 shopping for you.

Note: New sales only. Stop-loss/self-funded products are not eligible toward qualifying for this incentive.

• Points are earned as follows:

Medical	100 points
Senior Medical	100 points
Individual Medical	50 points
Dental	25 points
Vision	15 points
Life	5 points
Disability	5 points
Value-Add Products**	5 points

** Value-Add Products include: COBRA, Power125 (POP/FSA/HSA/HRA), Triliant, MetLife Legal, Experion Financial, Lane Health, AllCompliance, MyHRConcierge-ACA forms, MyHRConcierge Manager Helpline, Identity Theft, Pet Benefits Solutions

- All points earned in January 2023 towards the 2023 Sales Incentive Programs will also count towards the 2024 Rewards Incentive Program.
- Brokers must be licensed to participate in this Incentive Program. All Qualified Participants will be determined at the end of the Qualification Period.

4. Prizes:

Tier 1: Each Qualified Participant who earns a minimum of 55,000 points during the Qualification Period, as determined by Sponsor in its sole discretion, with a minimum of three (3) group cases will receive the following:

A 4 day/3 night trip for two (2) to Waldorf Astoria Monarch Beach Club & Resort, in Dana Point, CA. Trip must be taken by Qualified Participant and a guest on April 11 – 14, 2024. Trip includes round-trip coach class air transportation from the closest major airport to the Qualified Participant's home to California, standard hotel accommodations (double occupancy), hotel/airport transfers, scheduled dinners each night and room credits for breakfast and lunch at the hotel each day (value for all meals not to exceed \$1,500). Qualified Participants will also receive (1) \$500 shopping (or (2) \$250) through an online shopping catalogue of products. Approximate Retail Value (ARV): \$5,200 per trip + \$500 for shopping.

Tier 2: Each Qualified Participant who earns a minimum of 40,000 – 54,999 points during the Qualification Period, as determined by Sponsor in its sole discretion, with a minimum of three (3) group cases will receive the following: \$1,500 shopping through an online shopping catalogue of products. Approximate Retail Value (ARV): \$1,500

Tier 3: Each Qualified Participant who earns a minimum of 25,000 – 39,999 points during the Qualification Period, as determined by Sponsor in its sole discretion, with a minimum of three (3) group cases will receive the following: \$1,000 shopping through an online shopping catalogue of products. Approximate Retail Value (ARV): \$1,000

Trip must be taken on dates specified by Sponsor (April 11 – 14, 2024) or prize is forfeited. Actual value of trip prize depends on city of departure, time of travel, any airfare fluctuations and on current market conditions at time of prize fulfillment, and any difference between stated ARV and the actual value if any, will not be awarded. See "Travel Restrictions" section below for further information.

A link to the online shopping catalogue to be used for the online shopping portion of the prize will be provided to Qualified Participants approximately February 15, 2024.

5. Travel Restrictions: If a travel guest is a resident of a jurisdiction that deems him/her to be a minor, he/she must be accompanied by his/her parent/legal guardian, and such person must pay his/her own expenses unless deemed to be a travel guest. Winner, guest or parent or legal guardian of minor guest must sign travel releases prior to traveling. Trip is subject to air/hotel availability and confirmation of reservations; certain travel restrictions and blackout dates may apply. The trip may not be combined with any other offer. Airline and flight times to be selected by Sponsor at its sole discretion. One or more stopovers may be required on air transportation. Winner and guest must travel together at the same time on the same itinerary. Each winner and guest agree to comply with all federal, state, and local laws, orders, directives, and guidelines related to the trip and to comply with all instructions and requirements of Sponsor with respect to vaccinations, wearing of masks, social distancing, or any other requirements requested by Sponsor. If at any time a winner believes: (i) the trip conditions are unsafe, (ii) they are no longer in proper physical condition to partake in the trip, or (iii) begin to experience symptoms of COVID-19, winner will immediately discontinue further participation in the trip. Air transportation, if applicable, and hotel accommodations must be taken together and cannot be taken separately. All travel arrangements must be made through Sponsor's agent on a carrier of Sponsor's choice. Extension of trip dates permitted at the winner's expense. (request must be made prior to booking trip). Once trip dates have been booked, no change, extension or substitution of trip dates is permitted, except at Sponsor's sole discretion. Winner must confirm available travel dates and flight times selected by the Sponsor at least three (3) weeks prior to travel dates. Sponsor will not replace any lost or stolen tickets, travel vouchers, certificates, or similar items once they are in winner's possession, or in the possession of winner's guest. If the winner lives within 100 miles of Dana Point, CA, the air transportation portion of the prize will not be awarded, and ground transportation will be substituted, and no additional compensation will be provided. Winner and guest must possess valid ID and are solely responsible for obtaining all necessary and required travel documents (passport, etc.) in order to travel. Sponsor, its affiliates, subsidiaries, divisions, advertising, and promotion agencies ("Program Entities") shall not be responsible for any cancellations, delays, diversions or substitution or any act or omissions whatsoever by air carriers, hotels or other transportation companies or any other persons providing any of these services and accommodations to passengers including any results thereof such as changes in services or accommodations necessitated by same. Program Entities shall not be liable for any loss or damage to baggage. All airline tickets issued in conjunction with the prize are not eligible for frequent flyer miles. Prize components cannot be used in conjunction with any other promotion or offer, and no portion may be separated except at Sponsor's sole discretion. Prize conditions may be added or modified by companies providing those portions of the prize. The prize restrictions/conditions stated herein are not all-inclusive and may be subject to additional restrictions/conditions which may be stated in the affidavit and release and/or prize travel documents. Costs for room and tax only based on one room with standard double occupancy; telephone calls, baggage fees and other incidentals are not included.

Prize may not be transferred, substituted, or redeemed for cash, except at the Sponsor's sole discretion. Sponsor reserves the right to substitute a prize of equal or greater value if advertised Prize is unavailable at the time the prize is awarded. If any part of the trip's itinerary is unable to take place as planned, for any reason, beyond the control of the Sponsor, including by not limited to cancellation, scheduling conflicts, political conflicts or war or an event of force majeure, the remaining components of the prize will be awarded. All applicable taxes and any other costs not specified herein are responsibility of the Qualified Participant.

6. Broker Notification: Qualified Participants will be determined from among all eligible brokers as of the last day of the Qualification Period. Brokers will be notified on or about 1/31/2024. Broker confirmation is subject to verification and compliance with these Program Guidelines. Potential qualified brokers will be required to sign and execute an Affidavit of Eligibility and Liability Release, and where legal, a publicity release and federal and state tax release, and return same, properly executed within seven (7) days of issuance of notification. Failure to return any or all documents as specified or if a potential qualified broker does not comply with these Program Guidelines will result in the participant being disqualified.

7. Conditions of Participation: Qualified Participants agree to be bound by these Program Guidelines and the decisions of the Sponsor, which are final. By participating, a Qualified Participant consents to the use of his/her name, image, likeness, photograph, voice and biographical material for advertising, publicity and promotional purposes by Sponsor, or party designated by the Sponsor, in any and all media now or hereafter known. Qualified Participants release and hold harmless Sponsor, its parent company, affiliates, subsidiaries, divisions, advertising and promotion agencies, and their employees, officers, directors and shareholders ("Releasees") from any claims, actions, injury, loss or damage of any kind, including but not limited to, personal injury or death, resulting from participating in this Incentive Program or from the acceptance, possession or use or misuse of any prize awarded or participation in any prize-related activity. Sponsor is not responsible for printing, typographical or other errors in any program related materials or in the administration of the Incentive Program.

8. Sponsor: BenefitMall, 12404 Park Central Drive, Suite 400s, Dallas, TX 75251.

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