

# Broker Rewards Program

For Sentara Health Plans Appointed Brokers



## 1. What is the Broker Rewards Program?

The Broker Rewards Program is a points-based program that brokers receive when they meet certain goals, such as selling new commercial group and individual product contracts. The incentives may change depending on time of year and other factors.

## 2. Are there other opportunities to earn points?

Yes. Throughout the year, Sentara Health Plans may award points to brokers for participating in educational and training seminars, attending special events, annual renewals, and more. Sentara Health Plans will notify brokers when there is an opportunity to earn points.

## 3. How can I participate in the Program?

All Sentara Health Plans appointed brokers are eligible to participate. To enroll, please sign in to **eBroker**, agree to the Terms and Conditions, and provide SF-W9 information. Please note that reward points will not start accruing until all opt-in requirements are completed.

## 4. What can I do with the points?

Brokers can use the points toward name-brand merchandise, local events, charitable donations, travel, gift cards, and more. To view the types of rewards available, sign in to **eBroker**.

## 5. Do my points expire if I don't use them?

Your points never expire and there is no limit to the number of points you can earn, for as long as the Program remains active.

## 6. Can I trade in my points for cash?

No. Points have no cash value and cannot be redeemed for cash.

## 7. Can I purchase merchandise with cash or a combination of points and cash?

Brokers active in the Program may supplement their points with a credit card for up to 10% of the Program reward point value.

## 8. Can another broker and I combine our points to purchase a reward, like concert tickets or a trip?

No. Points are not transferrable to another broker or account for any reason, including retirement, death, agent-of-record change, as an inheritance, or in connection with a divorce.

## 9. If I switch agencies or become an independent broker, do I lose my points?

No. Points are awarded to the individual broker, not the agency. As long as you continue to be an appointed Sentara Health Plans broker, your points remain yours.

## 10. Are points taxable?

The points are taxable upon redemption. Sentara Health Plans is required to report compensation where required by federal and state law.

## 11. When I earn points, do I have to fill out a form or submit any paperwork to get the points added to my account?

No. When you meet the requirement and earn points, they are automatically loaded to your account, usually six-eight weeks after they are earned.

## 12. Does this replace the periodic cash bonuses Sentara Health Plans offers?

No. The Broker Rewards Program is in addition to our already competitive commission plan.

## 13. If I purchase an item with my points and then change my mind, can I return it and get my points back?

You may return an item by calling 1-877-AWARDHQ (**1-877-292-7347**) and a Customer Service Specialist will gladly help you.

## 14. Where can I get more information on the Program?

Sign in to eBroker, call Broker Services at **757-552-7217** (toll-free: **1-866-927-4785**), or email **brokerrelations@sentara.com** for more information about the Program.