



# Program Guidelines

## Program Outline

The Level Up Marketing Assistance Program provides funds to be used toward marketing campaigns through approved vendors by individual producer-level agents contracted directly with SMS. MGAs are not eligible for this program.

For **qualifying issued** Medicare Supplement or Medicare Advantage within a calendar month, the reimbursement will be one of the following:

Level	Number of Qualified Issued Apps in a Calendar Month		Reimbursement Funds
Fast Start	For new agents		<ul style="list-style-type: none"> <li>Free list of 100 T65 names (one per contract)</li> </ul>
Level 5	Jan. 1 – Sept. 30 5 Apps	Oct. 1 – Dec. 30 10 Apps	<ul style="list-style-type: none"> <li>Up to, but not exceeding, \$250 toward a 1,000 piece mailer from an SMS-preferred mailing vendor (agent is responsible for the remaining costs)</li> <li>Free CSG subscription</li> </ul>
Level 5+	Jan. 1 – Sept. 30 5 Med Supp + 2 Dental, Hospital Indemnity (HI) or Recovery Care Apps	Oct. 1 – Dec. 30 10 Med Supp + 4 Dental, Hospital Indemnity (HI) or Recovery Care Apps	<ul style="list-style-type: none"> <li>Free 1,000 piece mailer (up to \$500)</li> <li>Free CSG subscription</li> </ul>
Level 10	Jan. 1 – Sept. 30 10 Apps	Oct. 1 – Dec. 30 20 Apps	<ul style="list-style-type: none"> <li>Up to, but not exceeding, \$1,000, SMS will make payment up to 50% of total spent</li> <li>Free CSG subscription</li> </ul>
Level 20	Jan. 1 – Sept. 30 20 Apps	Oct. 1 – Dec. 30 40 Apps	<ul style="list-style-type: none"> <li>Up to, but not exceeding, \$2,000, SMS will make payment up to 50% of total spent</li> <li>Free CSG subscription</li> </ul>
Level 30	Jan. 1 – Sept. 30 30 Apps	Oct. 1 – Dec. 30 60 Apps	<ul style="list-style-type: none"> <li>Up to, but not exceeding, \$3,000, SMS will make payment up to 50% of total spent</li> <li>Free CSG subscription</li> </ul>

## Preferred Vendor Information

### Direct Mail

We prefer agents use TargetLeads or Kramer Direct because of the connectivity with Lead Advantage. This integration means responses are delivered electronically by email and posted into Lead Advantage as new leads under your account.

Kramer Direct

888-572-6373

[www.KramerDirect.com](http://www.KramerDirect.com)

Click [here](#) for a flyer on SMS discounted prices.

TargetLeads

800-723-5254

[www.TargetLeads.com](http://www.TargetLeads.com)

Click [here](#) for a pricing catalog that includes SMS discounted rates.

Both vendors have a similar ordering process. Once you've selected which you'd like to do business with, place a call to their toll-free number listed above. When speaking to the representative, be sure you mention you are agent with Senior Market Sales to receive our negotiated discounts. You will then work with them to determine the demographics you would like to target with your mailing piece.

After the order specifics are gathered, the vendor reaches out to SMS to confirm your funding eligibility and amount. They will then finalize the order (with your approval) and bill SMS for our portion and you for your portion. For Level 5, SMS will be billed \$250 and you will be billed the remaining cost. For Level 5+, SMS will be billed the total cost (up to \$500). For Levels 10 and above, SMS will be billed 50% of the total, up to the Level maximum, and you will be billed the remaining cost.

### CSG Subscription

Reaching Level 5 of the program will gain you a free subsection to CSG Actuarial Medicare Supplement quoting tools.

The quoting tool from CSG lets a user accurately compare plans and prices across a variety of product lines and carriers. You can see rates for multiple states and the plans include the A.M. Best ratings for by carrier.

### Terms and Conditions (Effective January 2019)

Qualifying Plans: Issued Medicare Advantage and Medicare Supplement plans, except for high-deductible Plan F and guaranteed issue plans, which do not qualify for this program. Note that carrier systems do not always indicate applications that are high-deductible Plan F or guaranteed issue, so double-check your applications to be sure they all qualify. If we provide you with funds based on invalid or ineligible applications, we reserve the right to request reimbursement from you.

The Level Up program cannot be used in conjunction with any other SMS marketing assistance program.

CSG Subscription: If you qualify for the free CSG subscription available at levels 5, 5+, 10, 20 and 30, and already have an existing CSG account, your current account will need to be discontinued. A new account and login will be provided to you by SMS.

## Level Specifics

### Fast Start

Fast Start provides a free list of 100 T65 names (once per contract). You can request the names from SMS and the names will be sent to you via e-mail.

### Level 5

Qualifying for marketing assistance at Level 5 requires five (5) apps per month, or 10 or more apps during the Annual Enrollment Period (AEP).

Level 5 provides \$250 toward a 1,000 piece mailer from an SMS-preferred mailing vendor (you are responsible for the remaining costs). A minimum of five (5) apps per month are required between Jan. 1 and Sept. 30.

Credited marketing funds expire 30 days from the date you were notified of qualification. You must request reimbursement prior to completing your order with your preferred mailing vendor.

Preferred mailing vendors are Kramer Direct and TargetLeads. SMS reserves the right to add or remove vendors from the program. If you are unfamiliar with this process or have questions please ask your marketing coordinator. Payments will be made directly to these approved lead vendors.

To request reimbursement:

1. Verify your production via screen shots showing Medicare Supplement, Medicare Advantage and/or Dental apps issued during the previous calendar month through SMS. Remember, guaranteed issue apps and high-deductible Plan F are not eligible.
2. Place your order with the vendor.
3. Fax (402-343-9928) or email ([LevelUp@SeniorMarketSales.com](mailto:LevelUp@SeniorMarketSales.com)) documentation of production and the completed Reimbursement Request Form (p.5).

### Level 5+

Qualifying for marketing assistance at Level 5+ requires five (5) Med Supp apps + two of any (2) Dental, Hospital Indemnity (HI) or Recovery Care apps per month, or ten (10) Med Supp app + four of any (4) Dental, Hospital Indemnity (HI) or Recovery Care apps during the Annual Enrollment Period (AEP).

Level 5+ provides a free 1,000 piece mailer from an SMS-preferred mailing vendor (up to \$500 in value).

Credited marketing funds expire 30 days from the date you were notified of qualification. You must request reimbursement prior to completing your order with your preferred mailing vendor.

Preferred mailing vendors are Kramer Direct and TargetLeads. SMS reserves the right to add or remove vendors from the program. If you are unfamiliar with this process or have questions please ask your marketing coordinator. Payments will be made directly to these approved lead vendors.

## Levels 10, 20, 30

The qualifications and assistance amounts for Levels 10 and above are as follows:

- Level 10 provides up to \$1,000 for 10–19 qualified apps per month, or 20 or more apps during the Annual Enrollment Period (AEP);
- Level 20 provides up to \$2,000 for 20–29 qualified apps per month, or 40 or more apps during AEP;
- Level 30 provides up to \$3,000 for 30–39 qualified apps per month, or 60 or more apps during AEP.

**Agents will receive a check for up to the level maximums that will cover 50% of the total spent.**

Qualification for Levels 10 and above provide a free CSG subscription.

\*Included but not limited to\*

<u>What Is Approved</u>	<u>What is NOT Approved</u>
Internet Leads	Licensing Fees
Direct Mail	Meals
List Vendors	Clothing
Newspaper & Print Ads	Telephone
TV & Radio Ads	Office Expenses
Social Media Ads	Office Supplies
Seminar Expenses	Personal Items
Promotional Items	
<i>Listed above are examples, but not limited to in either column</i>	

Any custom mailing pieces or promotional items purchased using funds from this marketing assistance program must be submitted for **approval from the SMS Compliance Department prior to use**. You are responsible for completing the attached form to document qualifying policies and request program participation. Return the request form by fax or email to the marketing program manager of SMS at 402-343-9928 or [LevelUp@seniormarketsales.com](mailto:LevelUp@seniormarketsales.com).

If you are unsure if a vendor would be approved please call SMS for clarification prior to placing your order. Expenses must be Medicare related and funds can only be used for one type of marketing expense per month.

For Levels 10 and above, your marketing funds can accrue. Funds accrued between Oct. 1 and Sept. 30 must be used prior to Dec. 1 or they will expire. Requests to redeem credited funds must be submitted to SMS based on the dates in the following table.

<b>Funds Earned</b>	<b>Redeem Funds Through</b>	<b>Funds Expire</b>
Oct. 1, 2018 – Sept. 30, 2019	Nov. 30, 2019	Dec. 1, 2019
Oct. 1, 2019 – Sept. 30, 2020	Nov. 30, 2020	Dec. 1, 2020

To request reimbursement:

1. Verify your production via screen shots showing Medicare Supplement, Medicare Advantage and/or Dental apps issued during the previous calendar month through SMS. Remember, guaranteed issue apps and high-deductible Plan F are not eligible.
2. Verify your vendor and marketing activity with SMS. If you are using a vendor other than TargetLeads or Kramer Direct or are using custom mailing pieces, **please call SMS for compliance approvals prior to placing your order**.
3. Place your order with the vendor.
4. Fax (402-343-9928) or email (LevelUp@SeniorMarketSales.com) receipts/invoices (showing total spend, vendor name, date invoice paid, and what was purchased), documentation of production, and the completed Reimbursement Request Form to the SMS marketing program manager.



## Reimbursement Request Form

Agent Name: \_\_\_\_\_

Agent NPN: \_\_\_\_\_

Agent Phone: \_\_\_\_\_

Agent Email: \_\_\_\_\_

Agent Mailing Address: \_\_\_\_\_

\_\_\_\_\_

Total Receipts Attached: \_\_\_\_\_

Reimbursement Requested: \_\_\_\_\_

Month Qualified: \_\_\_\_\_

\_\_\_\_\_

Agent Signature

Date

\*\*By signing, you agree to the terms and conditions of the program and that all marketing must be conducted in compliance with all applicable federal and state laws. Typing your name is equivalent to a handwritten signature.\*\*

If you are using a vendor other than the approved vendors or are using custom mailing pieces, **you must obtain approval from the SMS Compliance Department prior to use.**

Return this request form by fax or email to SMS at 402-343-9928 or [LevelUp@SeniorMarketSales.com](mailto:LevelUp@SeniorMarketSales.com).

Thank you for placing your Medicare health insurance business with SMS.