



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 and paid** Medicare Supplement and/or Medicare Advantage applications within a calendar month, the reimbursement will be one of the following:

Level	Number of Qualified Issued and Paid Apps in a Calendar Month		Reimbursement Funds
Fast Start	For new agents		<ul style="list-style-type: none"> - Free list of 100 T65 names (one per contract); - 30-day free trial for prospect mapping tool
Level 5	Jan. 1 – Sept. 30 5 Applications	Oct. 1 – Dec. 30 Not Available	<ul style="list-style-type: none"> - \$125 toward a 500+ piece mailer from an SMS-preferred mailing vendor (agent is responsible for the remaining costs) or \$125 toward leads from the SMS Lead Store (you must make an equal payment); - Reimbursement of one-month’s subscription cost for a prospect mapping tool (at the SMS-negotiated rate); - Free CSG subscription
Level 10	Jan. 1 – Sept. 30 10 Applications	Oct. 1 – Dec. 30 20 Applications	<ul style="list-style-type: none"> - Up to, but not exceeding, \$1,000, SMS will make payment up to 50% of total spent; - Reimbursement of one-month’s subscription cost for a prospect mapping tool (at the SMS-negotiated rate); - Free CSG subscription
Level 20	Jan. 1 – Sept. 30 20 Applications	20 Oct. 1 – Dec. 30 40 Applications	<ul style="list-style-type: none"> - Up to, but not exceeding, \$2,000, SMS will make payment up to 50% of total spent; - Reimbursement of one-month’s subscription cost for a prospect mapping tool (at the SMS-negotiated rate); - Free CSG subscription
Level 30	Jan. 1 – Sept. 30 30 Applications	Oct. 1 – Dec. 30 60 Applications	<ul style="list-style-type: none"> - Up to, but not exceeding, \$3,000, SMS will make payment up to 50% of the total spent; - Reimbursement of one-month’s subscription cost for the prospect mapping tool (at the SMS negotiated rate); - Free CSG subscription

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.

TargetLeads
800-723-5254

www.TargetLeads.com

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

Kramer Direct
888-572-6373

www.KramerDirect.com

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

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 an 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 Medicare Supplement or Medicare Advantage 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. See Level Specifics below for more information on billing.

CSG Subscription

Reaching Level 5 of the program will gain you a free subscription to CSG Actuarial's Medicare Supplement quoting tool.

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 by carrier.

Prospect Mapping Tool

Reaching Level 5 of the program will gain you a reimbursement of one-month's subscription cost for a prospect mapping tool available from Infofree.com. This will be at the SMS-negotiated rate.

The prospect mapping tool from infofree.com lets a user search based on criteria (examples include: zip code, age, income) to create a prospect list. The user can transfer that list, and the app displays the prospects on a map on their phone.

It also allows users to upload a list of existing clients, manage contacts, and see them displayed on that map. SMS has a specially negotiated rate with infofree.com that gets contracted agents an account which includes the prospect mapping tool.

Terms and Conditions (Effective April, 2017)

Qualifying Plans: Issued and paid 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 apps that are high-deductible Plan F or guaranteed issue, so double-check your apps 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.

Eligible Expenses: Marketing expenses must be Medicare-related. Items not eligible for reimbursement include, but are not limited to: licensing fees, meals, clothing, telephone, office expenses, office supplies or personal items. Any custom mailing pieces purchased using funds from this marketing assistance program must be submitted for approval from the SMS Compliance Department before 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.

Infocree.com: If you qualify for the free prospect mapping tool from Infocree.com, available at Level 5, 10, 20 and 30, and you have an existing Infocree.com account, your account will need to be discontinued. Senior Market Sales has negotiated special rates with Infocree.com, which you would then be able to use. Contact your SMS Marketing Consultant for rate details and for help converting your Infocree.com account.

CSG Subscription: If you qualify for the free CSG subscription available at levels 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), and a 30-day free trial to the prospect mapping tool from Infocree.com. You can request the names from SMS, and the names will be sent to you via e-mail.

Level 5

A minimum of five (5) applications are required between Jan. 1 and Sept. 30. Level 5 is not available during AEP.

Level 5 provides (1) \$125 toward a 500+ piece mailer from an SMS-preferred mailing vendor (you are responsible for the remaining costs) **or** (2) \$125 toward leads from the SMS Lead Store (you must make an equal payment).

Money can be used for only one option or the other; it cannot be split between the two options. It also provides reimbursement of one-month's subscription cost for the prospect mapping tool from Infocree.com

Credited funds must be redeemed 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 or purchase of internet leads.

If you are ordering internet leads, you must have an active order for Medicare Supplement leads (shared or exclusive) and have made a \$125 deposit to your Lead Store account.

Preferred mailing vendors are Kramer Direct and TargetLeads. SMS reserves the right to add or remove vendors from the program. Internet leads must be purchased through the SMS Lead Store. 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 and/or Medicare Advantage apps issued in 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. Note that for leads through the SMS Lead Store, you'll need a Lead Advantage login.
3. Fax (402-343-9928) or email (LevelUp@SeniorMarketSales.com) documentation of production and the completed Reimbursement Request Form.

Qualification for Level 5 provides reimbursement of one-month's subscription cost for the prospect mapping tool from Infofree.com and a free CSG subscription.

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 applications, or 20 or more applications during the Annual Enrollment Period (AEP);
- Level 20 provides up to \$2,000 for 20–29 qualified applications, or 40 or more applications during AEP;
- Level 30 provides up to \$3,000 for 30–39 qualified applications, or 60 or more applications 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 reimbursement of one-month's subscription cost for the prospect mapping tool from Infofree.com and a free CSG subscription.

For Levels 10 and above, approved types of marketing vendors include: internet leads, direct mail, list vendors, newspaper and print ads, TV and radio ads, and seminar expenses. 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. 15 or they will expire. Requests to redeem credited funds must be submitted to SMS based on the dates in the following table.

Funds Earned	Redeem Funds Through	Funds Expire
Jan. 1*, 2017 – Sept. 30, 2017	Dec. 14, 2017	Dec. 15, 2017
Oct. 1, 2017 – Sept. 30, 2018	Dec. 14, 2018	Dec. 15, 2018
Oct. 1, 2018 – Sept. 30, 2019	Dec. 14, 2019	Dec. 15, 2019

*Program effective date. Banking of funds was not available prior to Jan. 1, 2017.

Credits must be redeemed prior to completing your order with the preferred mailing vendor or purchasing internet leads.

To request reimbursement:

1. Verify your production via screen shots showing Medicare Supplement and/or Medicare Advantage 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, Kramer Direct or the SMS Lead Store, 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 spent, vendor name, date you paid the invoice, 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: _____

Infopree Subscription Payment Receipt Attached: _____

Total Reimbursement Amount: \$ _____

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. I have received pre-authorization prior to my order placement.

Return this request form by fax or email to SMS at 402-343-9928 or LevelUp@SeniorMarketSales.com.

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