



## The Flex Individual/ Medicare Referral Program

Flex has recognized that the landscape of the health insurance marketplace has changed dramatically over the past year and we expect changes to continue. We recognize that some brokers are not selling certain carriers or products for a number of reasons. Commissions have decreased with many carriers, underwriting continues to be challenging and some products require a rigorous certification course to be completed annually. *If any of these reasons have caused you to exit or avoid the Individual Health and/or Medicare marketplace we have a solution for you.*

Flex is pleased to introduce a new referral program. If you are not actively selling Individual Health and Medicare plans but have clients that are asking questions about these products we want to help. We have an internal team of licensed sales professionals that will work directly with your clients to help answer questions and make appropriate plan recommendations. Our goal is to help provide additional value to your clients while allowing you to focus on other core areas of your business.

### Here is how the program works:

1. Provide Flex with the contact information of your client. If your client contacts our office directly please make sure they have your name and contact information so we can identify the referring broker properly.
2. A licensed sales representative will contact your client within one business day to review their situation and plan options.
3. For any plan that is sold you'll be entitled to a referral fee.

By referring your client's to Flex you will also have the comfort of knowing we won't cross sell any other product lines. We only want to offer this service if it's a product you are not currently offering to your clients. Below is a list of the referral fees payable for each sold policy.

### Individual Health Plans

- \$100 for each Major Medical plan
- \$25 for each Short-term Medical plan

### Medicare Plans

- \$75 for each Medicare Supplement plan
- \$75 for each Medicare Advantage plan
- \$25 for each Part D plan

There is **no cap** on the number of referral fees that can be paid each year and the program is available to all brokers working with Flex. For more details please contact a Flex sales representative today at (888) 353-9178.