



The Difference Card

DIFFERENCE CARD BROKER TIERING

RULES OF ENGAGEMENT 2021

Standard Criteria

New Business Opportunities

- ▶ Exclusivity is given to the first broker to meet following criteria:
 - Submit a request for proposal:
 - RFP is defined as data specific to client.
 - Minimum of accurate enrollment, rates & plan design.
 - The Difference Card consultant participates in meeting with the client.
- ▶ Above exclusivity will last until the next renewal date.

Broker of Record Changes

- ▶ Difference Card will only honor a broker of record change letter if the newly appointed agency is a current Difference Card appointed broker.
- ▶ A Difference Card appointed broker is defined by the below criteria:
 - Must submit at least 12 RFP opportunities per year.
 - The Difference Card consultant participates in meeting with the client.
 - Must have a signed Broker Compensation Agreement & W9 on file with the Difference Card.
 - Must have three active clients with the Difference Card.

Purple Producers Club

The standard criteria will be waived if the broker partner is a member of the Purple Producers Club.



To qualify, the following criteria must be met:

- 10 active Difference Card clients
- Or a minimum of 1850 quoted lives per year and 5 active cases.

Exclusivity Waiver

- ▶ Once the minimum qualifications are met, dual activity may be granted on the account in question.

Preferred Pricing

- ▶ 50% set-up fee discount if implementation deadlines are met.
- ▶ Paperwork and summaries must be approved by the 10th
- ▶ Census file must be submitted by the 15th
- ▶ January deadlines are 12/1 and 12/10.

Elite Purple Producers Club

The Elite Purple Producers Club is intended for our upper echelon broker partners.



To qualify the following criteria must be met:

- 60 active Difference Card clients
- Minimum 5000 quoted lives per year

The Elite Purple Producers will have access to the same incentives as the Purple Producers Club, and the following added benefits will be included:

Exclusivity Waiver

- ▶ Dual activity may be granted on the account in question.

Broker of Record Protection

- ▶ BOR takeovers will only be authorized for agencies that are in the Purple Producer Club.

Preferred Pricing

- ▶ 100% set-up fee discount if implementation deadlines are met.
- ▶ Paperwork and summaries must be approved by the 10th
- ▶ Census file must be submitted by the 15th
- ▶ January deadlines are 12/1 and 12/10.