



HEDKA GROUP

INSURANCE SERVICES LLC

MEDICARE BROKER INFORMATIONAL SESSION

WELCOME!



OVERVIEW

- Who is Hedka Group?
- Career Opportunities
- Commission & Incentive/Bonuses
- Requirements
- Questions



HEDKA

Humberto **E**mma **D**annia **K**arla **A**nette



HEDKA GROUP

Mission Statement:

To provide quality service to the public by understanding the ethnic needs of our people and serving our clients with respect, honesty and professionalism.



WHY HEDKA GROUP?

Our Promise to You:

Provide our agents support and resources to effectively conduct business, including but not limited to: sales training, timely commission payments, cash bonuses and incentive opportunities.



CAREER OPPORTUNITIES



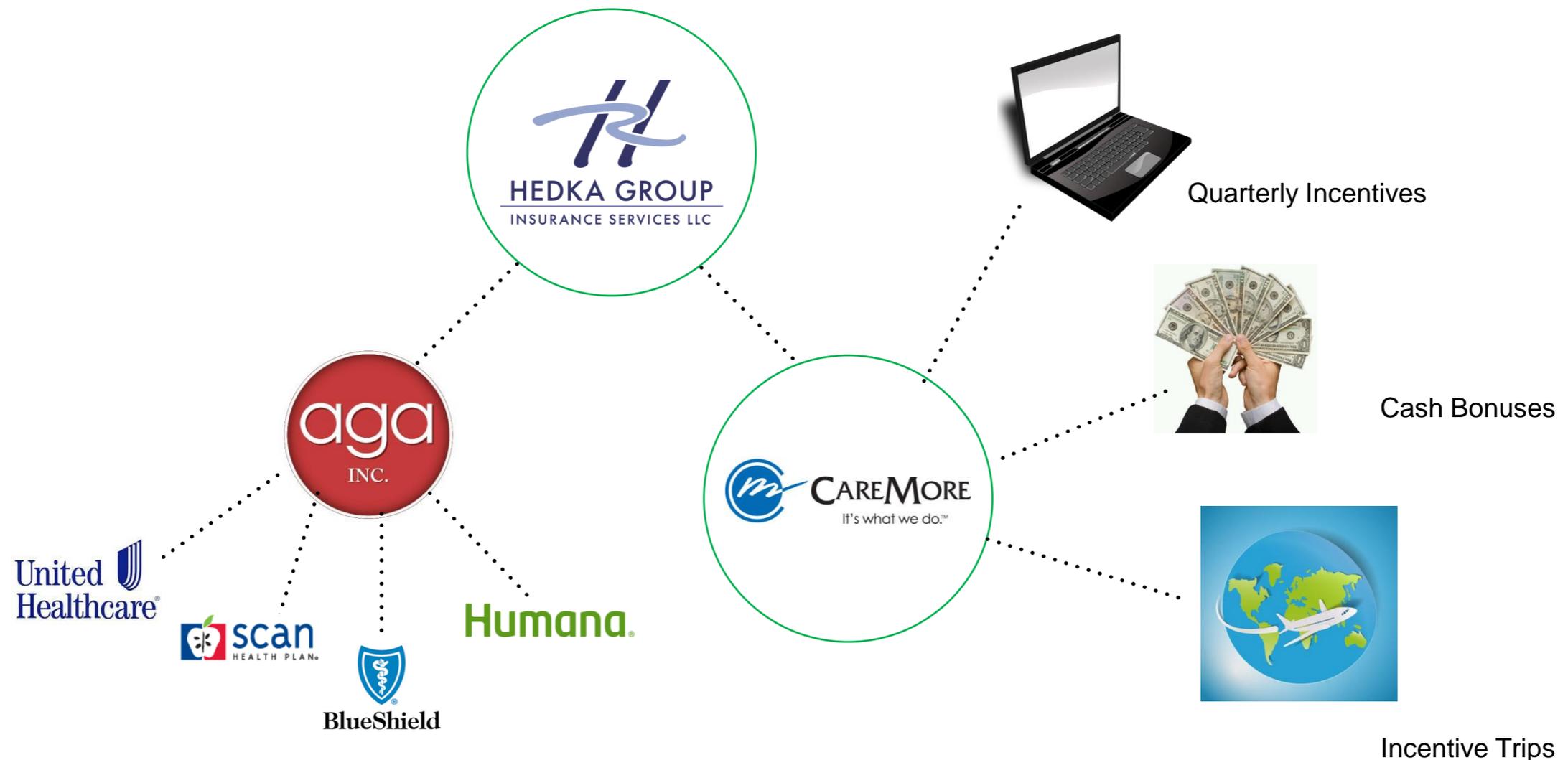
Become a Medicare Broker!

Hedka Group, along with our partner agency Applied General Agency (AGA), are looking for agents who:

- Want to run their own business and set their own hours
- Have the opportunity for cash bonuses and incentives
- Want to represent most major Medicare Advantage & Supplement carriers
- Develop partnerships with Doctors & Medical Groups
- Receive free leads
- Host seminars & events in your community
- Lifetime renewals on MAPD business*
- Build a team with agent referral bonuses- YES get paid for building a team!

PARTNERSHIPS

By joining HEDKA Group you will have access to countless resources, benefits, and incentives to keep and grow your business.





COMMISSION

The following payment schedules will be for CareMore Medicare plans only*

**Other plans' commission schedules may vary*

	Initial Payment	Renewal Years				
Product	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
CareMore Plans	\$510.00	\$255.00	\$255.00	\$255.00	\$255.00	\$255.00

CareMore shall pay Agent a one-time initial payment of \$510.00 (the "Initial Payment") for each individual who is validly enrolled in a CareMore Plan within forty five (45) days following submission of the completed application to CMS and with an effective date of enrollment in 2015. \$510 will only be paid if beneficiary is enrolling in a MAPD plan for the first time (i.e. turning 65 or joining a MAPD plan for the first time after being in Original Medicare)



COMMISSION SCHEDULE



California Initial Payment:

Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
255.00	233.75	212.50	191.25	170.00	148.75	127.50	106.25	85.00	63.75	42.50	21.25

For the first year, based on the month of enrollment, Broker will initially be paid the above amount. If Beneficiary is joining a MAPD plan for the first time, CareMore will pay Broker the amount stated above, then will pay the difference to complete the \$510.

(Beneficiary must stay enrolled in CareMore)

For example, Broker enrolls Mrs. Sanchez, a first time MAPD beneficiary, to a CareMore Advantage Plan with an April 1 effective date. Hedka Group will pay broker \$191.25 initially and will then pay Broker the remaining amount of \$318.75 if Mrs. Sanchez continues to stay enrolled in the plan.



COMMISSION SCHEDULE YEAR 2-6

	Initial Payment	Renewal Years				
Product	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
CareMore Plans	\$510.00	\$255.00	\$255.00	\$255.00	\$255.00	\$255.00

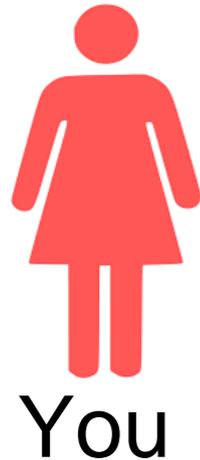
Beginning with the first January following the effective date of enrollment and continuing through December of the **SIXTH** year, HEDKA Group shall pay Broker **\$21.25 each month** (\$21.25 PM/PM).



CALIFORNIA 1/12TH = \$21.25

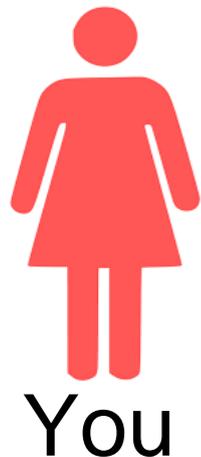
*Even you don't write business in your second year you will still receive residuals for **SIX** years**

Let's Do the Math



100 Enrollments for Year 1
About 8 enrollments per month
X
\$510 Commission per Beneficiary

= \$51,000 for your 1st Year



100 Enrollments for Year 2
About 8 enrollments per month
X
\$510 Commission per Beneficiary + Residuals from Year 1

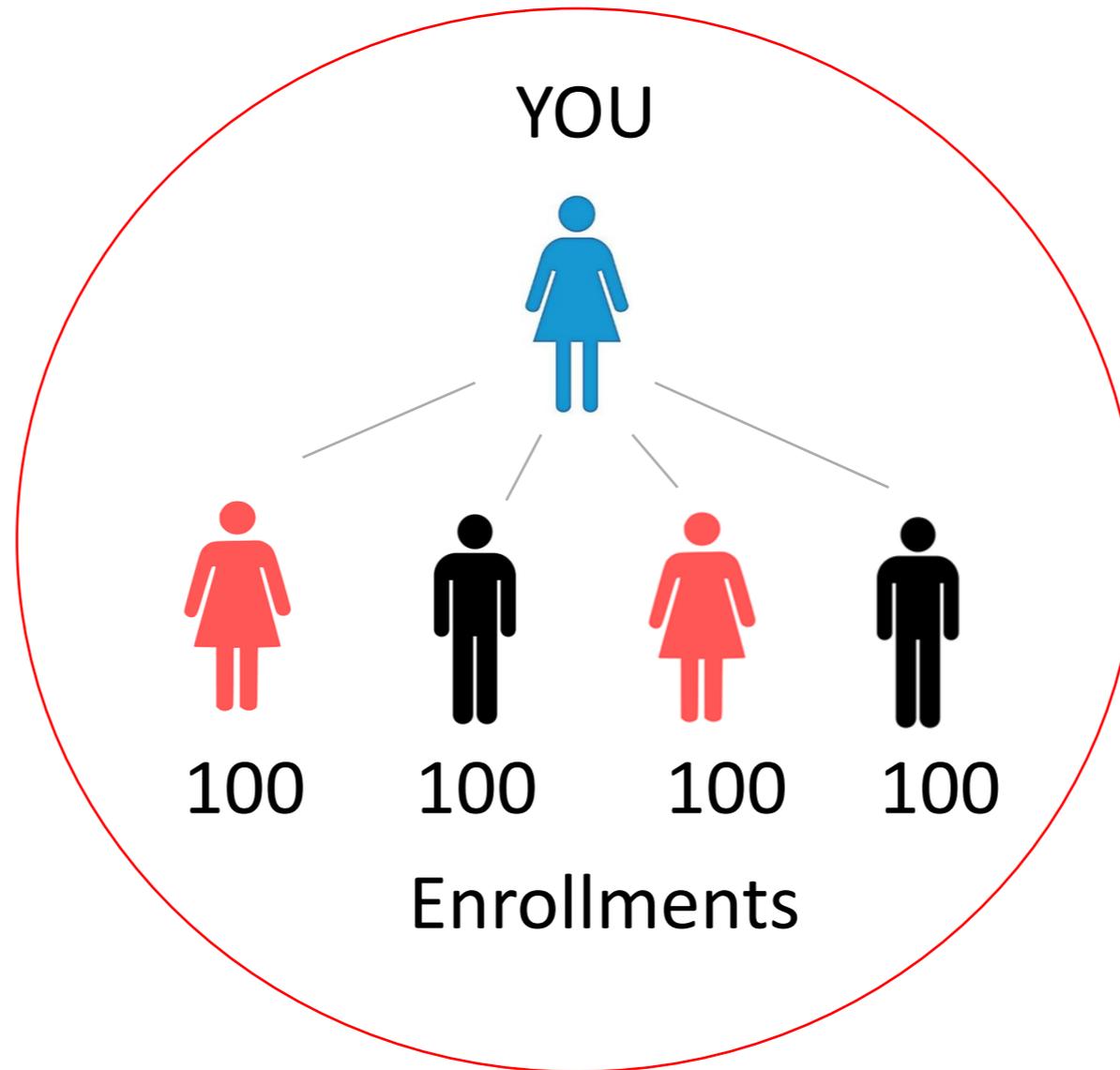
= \$76,500 for your 2nd Year

By referring other Agents to join the HEDKA team,
YOU are eligible to receive bonuses.



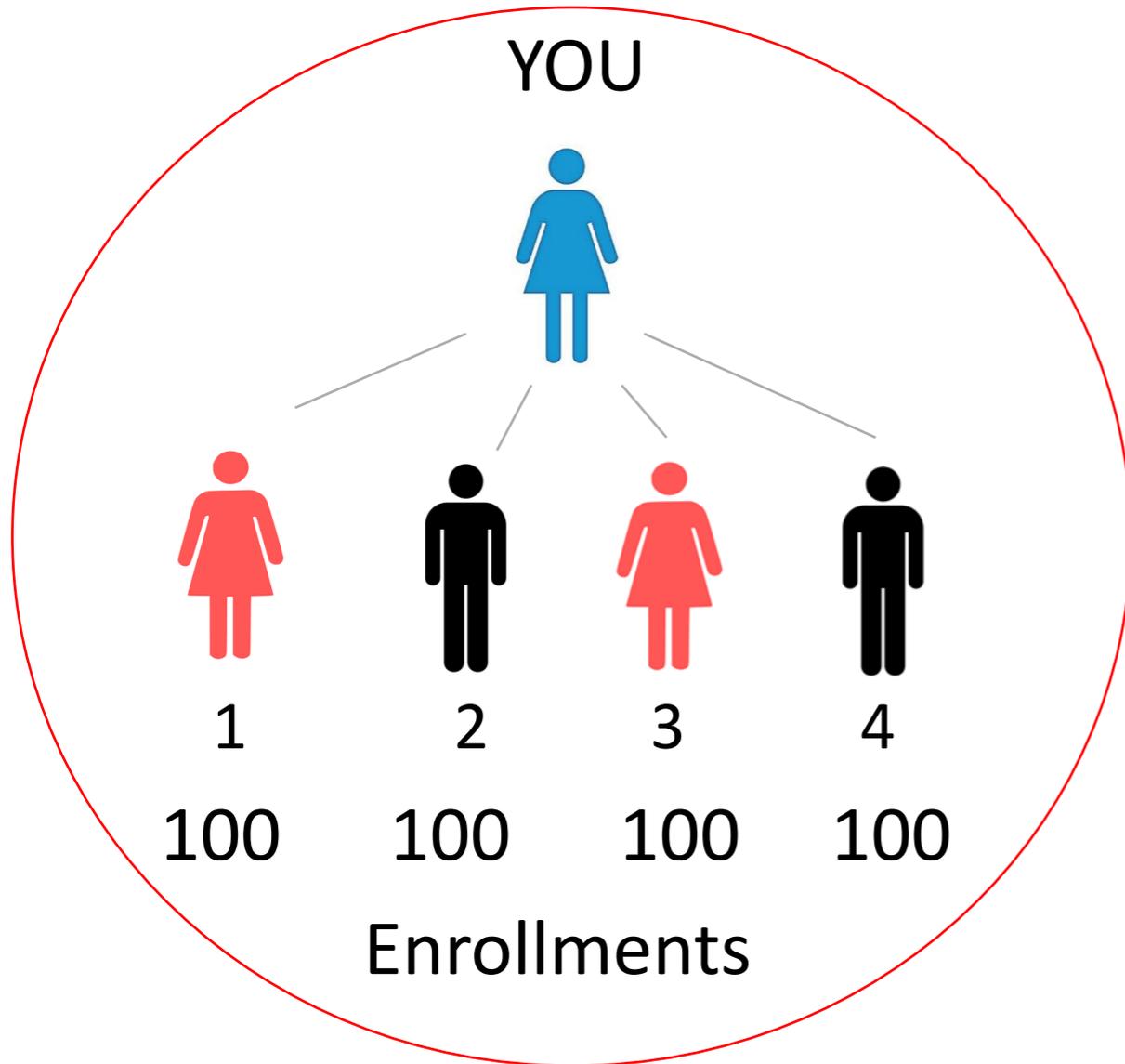
**You will receive a cash bonus for every application
your referred agent submits!***

REFERRAL PROGRAM



Your Referrals can add **\$14,000** on business you didn't even write!

REFFERAL PROGRAM



- The money you earn from this program is **NEVER** taken from the referred agent's commission check
- This money is paid to **you directly by HEDKA Group as our way of saying THANK YOU!**

INCENTIVES

Brokers are NOT employees of Hedka Group nor CareMore. We will **NEVER** give you a sales quota.



INCENTIVES

We will give you **Quarterly & Yearly Incentives** to help you stay motivated and increase your business.





Puerto Vallarta 2017!





Puerto Vallarta 2017!

**Sell our Senior Medicare Advantage plan * now
and you can do more than imagine Puerto Vallarta
in 2017 ...YOU could be there!**

Qualification period:

January 1 – December 31, 2016

Destination:

Puerto Vallarta Mexico in early Summer 2017



Puerto Vallarta 2017!

Qualification requirements:

500 Medicare Advantage Plan* applications enrolled for 2016 (*Cancelled enrollments will not be considered*)

Each Medicare Advantage Plan* is worth ONE (1) point

Acquire 500 points individually or with your team within qualification period (Team Captain will be the **ONLY** agent eligible to attend, unless their team member acquires 500 points individually or with their own group)

Companions:

Each qualifying winner includes one companion (at least 21 years of age) to attend the trip at no additional charge.



WHY HEDKA?

- Be the boss of your own business and have the support of an agency that has more than 30 years experience in the industry
- Timely commission payments and eligibility for attainable bonuses & incentives
- Sales training and marketing Co-Op opportunities
- First run of business cards on us!
- No E&O needed when writing CareMore applications
- **Free** leads!
- We want to see YOU succeed

REQUIREMENTS

To be a Hedka Group Medicare Broker/Agent:

- You must have a valid CA Health Insurance License
(scholarships available)
- Pass the AHIP exam for 2015 and/or 2016
(Hedka will refund your AHIP fees when you write 5 CareMore enrollments in the writing year)

QUESTIONS??





THANK YOU!

We look forward to
working with you!

