



BenefitMall Los Angeles Sales Incentive

Be our guest at
the most spectacular
resort in
Southern California
April 26 – 29, 2018



TERRANEA[®]
L.A.'S OCEANFRONT RESORT



Travel with us to Terranea. Its amazing peninsula setting means you'll be surrounded by a private paradise, just minutes from everything Los Angeles has to offer.

Here's how to qualify.

Sell 350 weighted lives and a minimum of three group cases with effective dates of May 1, 2017 – January 31, 2018*.

New sales only.

Health = 1 Weighted Life

Dental = .25 Weighted Life

Disability = .2 Weighted Life

Life/Vision = .1 Weighted Life

QUALIFY WITH PAYROLL REFERRALS, TOO.

Each payroll group you refer with a minimum of five employees and a first check date during the qualification period will count as 30 weighted lives.

Join us at Terranea – get started now.

Gear up for a great season of sales, with each new case bringing you closer to the amazing experience Terranea offers for you and a guest. And remember, your BenefitMall Sales Team is here to help you meet your goals.

Explore & Discover



WHALE WATCHING



AMAZING SUNSETS



HOLLYWOOD



SURFING



GOLFING



BEACHES



SANTA MONICA PIER



THEME PARKS

*Stop-loss, Individual Products, and Senior Products are not eligible to be included for this incentive.
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2017 BENEFITMALL SALES INCENTIVE PROGRAM PROGRAM GUIDELINES

OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA, WHO ARE 18 YEARS OF AGE AND OLDER, WHO ARE LICENSED INSURANCE BROKERS AND ARE REGISTERED MEMBERS OF BENEFITMALL.

TIMING: All new sales made within effective dates between May 1, 2017 – January 31, 2018 (“Qualification Period”) will qualify for the 2017 BenefitMall Sales Incentive Program (the “Incentive Program”). All new sales will be tracked and tabulated by BenefitMall, whose decisions on all sales are final and binding.

ELIGIBILITY: Open to legal residents of the fifty (50) United States, and the District of Columbia, 18 years of age or older as of May 1, 2017, who are licensed insurance brokers and are registered members of BenefitMall (“Qualified Participants”). Void in Puerto Rico and where prohibited. Any questions regarding eligibility for the Incentive Program should be directed to BenefitMall at 1-800-350-0500. Employees, directors and officers, and their immediate families (spouse, parents, children, siblings and their respective spouses) and the respective household members of Sponsor, its parent company, affiliates, subsidiaries, divisions, agents, advertising and promotion agencies, and Wire Stone, LLC, are not eligible to participate. US law governs this Incentive Program. Sponsor reserves the right to disqualify Qualified Participants who violate these Program Guidelines or interfere with the Incentive Program in any manner. If a Qualified Participant is disqualified, Sponsor reserves the right to terminate that participant’s eligibility to participate in the Incentive Program.

QUALIFICATION: All Qualified Participants who sell 350 weighted lives and a minimum of 3 group cases during the Qualification Period will be eligible for a four day, three-night trip for two to the Terranea Resort in Rancho Palos Verdes, CA. **Note: New sales only. Individual, Self-Funded, or Senior business does not count toward qualifying. For Mid-Atlantic, CareFirst sales may not be included for the sales trip qualifications.**

Weighted lives are earned as follows:

HEALTH	1.00 Weighted Life
DENTAL	.25 Weighted Life
DISABILITY	.20 Weighted Life
LIFE/VISION	.10 Weighted Life

- Additionally, each payroll group with a minimum of 5 employees that is referred by a broker, and runs their first payroll during the qualification period will count as **30 weighted lives.**

Brokers must be licensed to participate in this Incentive Program. All Qualified Participants will be determined at the end of the Qualification Period.

PRIZE: Each Qualified Participant who earns **350 Weighted Lives** with a minimum of three (3) group cases will receive the following:

A 4-day, 3-night trip for two (2) to The Terranea Resort in Rancho Palos Verdes, CA. Trip must be taken by Qualifying Participant and a guest on 4/26/18 – 4/29/18. Trip includes round trip coach class air transportation from the closest major airport to the Qualified Participant’s home, hotel accommodations (double occupancy), hotel/ airport transfers and scheduled dinners each night and room credits for breakfast and lunch at the hotel each day. Approximate Retail Value (ARV): \$4,100 per trip.

Trip must be taken on dates specified by Sponsor or prize is forfeited. Actual value of trip prize depends upon the city of departure, time of travel, any airfare fluctuations and on current market conditions at time of prize fulfillment, and any difference between the stated ARV and the actual value if any, will not be awarded. See “Travel Restrictions” section below for further information

TRAVEL RESTRICTIONS: If a travel guest is a resident of a jurisdiction that deems him/her to be a minor, he/she must be accompanied by his/her parent/legal guardian, and such person must pay his/her own expenses unless deemed to be a travel guest. Winner, guest or parent or legal guardian of minor guest must sign travel releases prior to traveling. Trip is subject to air/hotel availability and confirmation of reservations; certain travel restrictions and blackout dates may apply. The trip may not be combined with any other offer. Airline and flight times to be selected by Sponsor at its sole discretion. One or more stopovers may be required on air transportation. Winner and guest must travel together at the same time on the same itinerary. Air transportation, if applicable, and hotel accommodations must be taken together and cannot be taken separately. All travel arrangements must be made through Sponsor’s agent on a carrier of Sponsor’s choice. Once trip dates have been booked, no change, extension or substitution of trip dates is permitted, except at Sponsor’s sole discretion. Winner must confirm available travel dates and flight times selected by the Sponsor at least three (3) weeks prior to travel dates. No extension or change of trip dates permitted. Sponsor will not replace any lost or stolen tickets, travel vouchers, certificates or similar items once they are in winner’s possession, or in the possession of winner’s guest. If the winner lives within 100 miles of prize destination city, the air transportation portion of the prize will not be awarded and ground transportation will be substituted and no additional compensation will be provided. Winner and guest must possess valid ID and are solely responsible for obtaining all necessary and required travel documents (passport, etc.) in order to travel. Sponsor, its affiliates, subsidiaries, divisions, advertising and promotion agencies, and Wire Stone, LLC (“Program Entities”) shall not be responsible for any cancellations, delays, diversions or substitution or any act or omissions whatsoever by the air carriers, hotels or other transportation companies or any other persons providing any of these services and accommodations to passengers including any results thereof such as changes in services or accommodations necessitated by same. Program Entities shall not be liable for any loss or damage to baggage. All airline tickets issued in conjunction with prize are not eligible for frequent flyer miles. Prize components cannot be used in conjunction with any other promotion or offer, and no portion may be separated except at Sponsor’s sole discretion. Prize conditions may be added or modified by companies providing those portions of the prize. The prize restrictions/conditions stated herein are not all-inclusive and may be subject to additional restrictions/conditions, which may be stated in the affidavit and release and/or prize travel documents. Costs for room and tax only based on one room with double occupancy; telephone calls, baggage fees, and other incidentals are not included.

Prize may not be transferred, substituted or redeemed for cash, except at the Sponsor’s sole discretion. Sponsor reserves the right to substitute a prize of equal or greater value if advertised prize is unavailable at the time the prize is awarded. If any part of the trip’s itinerary is unable to take place as planned, for any reason, beyond the control of the Sponsor, including but not limited to, cancellation, scheduling conflicts, political conflicts or war or an event of force majeure, the remaining components of the prize will be awarded. All applicable taxes and any other costs not specified herein are responsibility of the Qualified Participant.

BROKER NOTIFICATION: Qualified Participants will be determined from among all eligible brokers as of the last day of the Qualification Period. Broker confirmation is subject to verification and compliance with these Program Guidelines. Potential qualified brokers will be required to sign and execute an Affidavit of Eligibility and Liability Release, and where legal, a publicity release and federal and state tax release, and return same, properly executed with seven (7) days of issuance of notification. Failure to return any or all documents as specified or if a potential qualified broker does not comply with these Program Guidelines will result in the participant being disqualified. Qualified Participant and companion are responsible for all required travel documentation, if any.

CONDITIONS OF PARTICIPATION: Qualified Participants agree to be bound by these Program Guidelines and the decisions of the Sponsor, which are final. By participating, a Qualified Participant consents to the use of his/her name, image, likeness, photograph, voice and biographical material for advertising, publicity and promotional purposes by Sponsor, or party designated by the Sponsor, in any and all media now or hereafter known. Qualified Participants release and hold harmless Sponsor, its parent company, affiliates, subsidiaries, divisions, advertising and promotion agencies, Wire Stone, LLC, and their employees, officers, directors and shareholders (“Releasees”) from any claims, actions, injury, loss or damage of any kind, including by not limited to, personal injury or death, resulting from participating in this Incentive Program or from the acceptance, possession or use or misuse of any prize awarded or participation in any prize-related activity. Sponsor is not responsible for printing, typographical or other errors in any program related materials or in the administration of the Incentive Program.

SPONSOR/PROMOTER: The Sponsor of this Incentive Program is BenefitMall, 4851 LBJ Freeway, Suite 100, Dallas, TX 75244. The Promoter is Wire Stone, LLC., 35 Pinelawn Rd, Suite 108w, Melville NY 11747.