Sometimes more is more

For a limited time, Kaiser Permanente Hawaii is offering a 2.00% bonus¹ in addition to our standard 3.50% commission on all New Small Groups² sold with effective dates between April 1, 2024 through January 31, 2025.

Here's how it works:

Upon installing a New Small Group, the 2.00% bonus is payable for the first 12 months³ as long as the group remains active with Kaiser Permanente Hawaii and with the original firm.

Only one agent authorized to act on behalf of your agency needs to register. Your firm must register to qualify for the bonus.

Do not delay. Register here⁴

What's more, Kaiser Permanente provides top-notch quality care, competitive, affordable rates, online tools, and a supportive account management team. Let's work together to invest in health.

Contact your Kaiser Permanente representative to discuss how you can grow your business and increase your earning potential **hi-sales@kp.org**.

^{12.00%} bonus is calculated as a percentage of the total amount of commercial medical premiums paid by and received by Kaiser Permanente from New Small Groups with effective dates between April 1, 2024 through January 31, 2025 for which your firm is the Broker of Record, excluding premiums for dental supplement, or Senior Advantage.

²New Small Group means a group with 1-50 eligible employees that does not currently contract with Kaiser Permanente and has not been contracted with Kaiser Permanente for medical coverage for the entire 6-month period prior to the group's effective date of coverage.

³2.00% bonus is paid for the first 12 months from effective date, based on commercial premiums received. Example: July effective group will be paid 2.00% bonus plus the standard 3.50% commissions from July 2024 through June 2025, thereafter from July 2025 the bonus will end and the standard commissions of 3.50% will continue.

⁴Broker must register by the last day of the effective month to qualify for a bonus on groups effective during that month and through the remainder of the program. Example: If the Broker registers between July 1 and July 31, 2024, the 2.00% bonus will be paid on all eligible groups sold with effective dates from July 1, 2024 through January 31, 2025. Any groups sold prior to July 1, 2024, would not qualify for the bonus.





Additional terms and conditions:

- By invitation only to eligible brokers.
- The maximum percentage of premium bonus that a broker may receive is 2.00%, based on the aggregate of all bonuses paid on a percent of premiums.
- Payment will be made within 90 days after the end of the month in which premiums are received by Kaiser Permanente.
- Brokers must be continuously licensed and appointed with Kaiser Foundation Health Plan, Inc. in Hawaii (KFHPHI) with a current signed KFHPHI broker agreement during the term of the bonus program, including through the period until the bonus payment is made.
- For any groups to be considered, the Broker must be the Broker of Record at the time of sale and continuously during the term of the bonus program, including through the period until the bonus payment is made.
- If a New Group cancels within 12 months of the group's effective date with KFHPHI, the entire bonus amount paid for that group will be taken back by KFHPHI through an offset against the Broker's future commissions.

- KFHPHI reserves the right to modify or terminate this bonus plan at any time.
- KFHPHI retains sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this bonus plan and over resolution of any disputes arising from this bonus plan.
- Brokers are responsible for complying with all legal requirements regarding disclosure of compensation by KFHPHI in the form of commissions, bonuses, and other rewards. Compensation will be reported and disclosed in accordance with KFHPHI policy and applicable law.
- KFHPHI may immediately terminate Broker's participation in and cease all payments under this bonus plan in the event that the Broker's insurance license in Hawaii is suspended, terminated, or expired, or the Broker is disciplined or sanctioned by the any state or federal authority, or commits any act of fraud, misfeasance or malfeasance, as determined by KFHPHI in its sole discretion.

