

Oceans Insurance Group

— INTERNAL USE ONLY —

MEDICARE AEP REFERRAL BONUS SOP

Agent Edition

AEP WINDOW
October 15 – December 7, 2026

Document #: **OIG-SOP-AEP-AG-001**	Version: **1.1**
Effective: **October 2026**	Department: **Sales / Medicare**

Labrador & Lullo Life Consulting LLC · 1375 E Woodfield Rd, Suite 720, Schaumburg, IL 60173

OIG Partner Network | Confidential — Not for Distribution

PURPOSE & HOW THE BONUS WORKS

PURPOSE

OIG pays you a milestone-based bonus for every Medicare Advantage (MA) sale you refer that closes during AEP (October 15 – December 7, 2026). You start at $50/sale. Hit the 10, 15, and 20-sale milestones to unlock higher rates — but only on the policies you write after crossing each threshold. One lump sum in January 2027.

PROGRAM OVERVIEW

Who	OIG life insurance agents who refer Medicare-eligible prospects into MA sales
When	AEP only: October 15 – December 7. Not monthly, not quarterly
What you earn	A bonus for each referred MA policy that closes. No close, no bonus
How rate set	Milestones unlock higher rates — only on sales after you cross each milestone
When paid	One lump sum in January 2027

MILESTONE TIER STRUCTURE

Each tier's rate applies ONLY to sales written in that tier. Prior sales stay at their tier rate. Milestones must be hit to unlock the next rate.

TIER	MILESTONE	SALES AT THIS RATE	BONUS/SALE	TOTAL BONUS — THIS TIER ONLY	CUMUL. MAX AT TOP
Tier 1	Start	Sales 1–5 (always $50)	**$50**	$250	**$250**
Tier 2	Hit sale #10	Sales 6–10 (only if hit 10)	**$75**	$375	**$625**
Tier 3	Hit sale #15	Sales 11–15 (only if hit 15)	**$100**	$500	**$1,125**
Tier 4	Hit sale #20	Sales 16–20 (only if hit 20)	**$125**	$625	**$1,750**
Tier 5	**Hit sale #21**	**Sales 21+ (each additional)**	**$150**	**+$150 ea**	**+$150 ea**

■ KEY RULE: MILESTONE MUST BE HIT TO UNLOCK THE NEXT RATE

Sales 6–9 pay $50/sale unless you hit sale #10 — then those 4 sales become $75 each.
Sales 11–14 pay $75/sale unless you hit sale #15 — then those 4 sales become $100 each.
Sales 1–5 always pay $50. No milestone can upgrade them. Tier 5 ($150) applies only to sale #21+.

REFERRAL RULES & WORKED EXAMPLES

HOW A REFERRAL COUNTS — ALL 5 RULES MUST BE MET

1. Bonus Period The sale happens in the AEP window, October 15 – December 7. Sales outside this window do not count.

2. Qualified Referral The prospect is Medicare-eligible: age 65+ or a qualifying disability.

3. CRM Documentation You log the referral in the CRM before the appointment takes place. Logged after = doesn't count.

4. Close Window The MA policy closes within AEP.

5. Good Standing You are an active OIG agent when the bonus is paid in January 2027.

PAYOUT — ONE LUMP SUM IN JANUARY 2027

1. **Step 1:** AEP closes December 7, 2026.
2. **Step 2:** Each agent's closed sales are tallied. Your milestone level is determined.
3. **Step 3:** Each group of sales is paid at the rate for the tier in which it was written — NOT retroactively.
4. **Step 4:** All amounts are totaled and paid in one lump sum in January 2027 (active agents only).

No bonus on renewals.
The bonus is paid once on the initial AEP sale. You do not earn a second bonus when that member renews.

WORKED EXAMPLES — SEE EXACTLY WHAT YOU EARN

TOTAL SALES	MILESTONE HIT?	CALCULATION	JANUARY PAYOUT
3 sales	None	(3 × $50)	**$150**
9 sales	None (no #10)	(9 × $50) — did not hit 10, stays at $50	**$450**
10 sales	Hit #10	(5 × $50) + (5 × $75)	**$625**
14 sales	Hit #10 only	(5 × $50) + (9 × $75) — did not hit 15	**$925**
15 sales	Hit #10, #15	(5 × $50) + (5 × $75) + (5 × $100)	**$1,125**
20 sales	Hit #10–#20	(5 × $50) + (5 × $75) + (5 × $100) + (5 × $125)	**$1,750**
22 sales	**Hit all**	**(5×$50)+(5×$75)+(5×$100)+(5×$125)+(2×$150)**	**$2,050**

One more close makes a real difference at every milestone:
9 sales = $450 → 10 sales = $625 (+$175) | 14 sales = $925 → 15 sales = $1,125 (+$200) | 19 sales = $1,425 → 20 sales = $1,750 (+$325)

QUICK REFERENCE — FAQs

FREQUENTLY ASKED QUESTIONS

Q **Does a sale after December 7 count?**

No. Only MA sales that close within AEP (October 15 – December 7) count toward your milestone.

Q **Do I get paid at the higher rate on sales 1–5 if I hit a milestone?**

No. Sales 1–5 always pay $50/sale. Milestones only unlock higher rates on new sales after you cross them.

Q **I have 9 sales. If I close one more, do I get the $75 rate on all 10?**

Yes — hitting sale #10 retroactively upgrades sales 6–9 to $75 each, plus sale 10 at $75.

Q **What if I finish at 14 sales — do I get $100 on sales 11–14?**

No. You must hit sale #15 to unlock $100. Sales 11–14 pay $75 each if you don't reach 15.

Q **When am I paid?**

One lump sum in January 2027. Payout is calculated after AEP closes on December 7.

Q **Do I earn a bonus when my referral renews?**

No. The bonus is paid once, on the initial AEP sale only. Renewals earn the agency commission, not you.

Q **What if I forget to log the referral in the CRM?**

It must be logged before the appointment. Log first — always. Post-appointment logs do not count.

■ THE GOLDEN RULE: LOG BEFORE THE APPOINTMENT

Every referral must be logged in the CRM before the appointment takes place.
Referrals logged after the appointment do not count — no exceptions.
Questions? Contact your OIG Sales Manager or Agency Owner.