

OCTOBER

start fast and reward yourself with the Fast Start challenge

October Fast Start reward tiers:¹

	Tier 1	Tier 2	Tier 3
October applications	5 - 9	10 - 14	15+
Value in gift cards	\$250	\$500	\$1,000

Gift cards can be mixed-and-matched in \$250 increments at tiers 2 and 3.

Options to choose from:



Tackle projects with
Home Depot or Lowe's



Upgrade your tech
at Best Buy



Gear up at
Dick's Sporting Goods



Shop Amazon
or Target



Travel with
Delta or Southwest

90 day quoting head start. Secure your Jan. 1, 2027 effective date today.

Please note: To qualify, policies need to be effective for 90 days. Only Short Term Medical and Medical Expense Shield applications that meet or exceed a 12-month duration count toward the Fast Start bonus.

1. Short Term Medical and Medical Expense Shield applications only.
See page 2 for details.

Every application you write in October puts you ahead of enrollment season, with an extra reward to sweeten the deal.

This is a one-time bonus based on your total October applications, paid on top of the Q4 bonuses you earn on those same policies.

Don't wait to build momentum. Come out of the gate strong, hit your Fast Start production target, and unlock a gift card reward you can use your way.

How it works

Submit at least five qualifying Allstate Health Solutions Short Term Medical (STM) or Medical Expense Shield (MES) applications between October 1 and October 31, 2026 to earn the Fast Start bonus. Hit 10, and it doubles. Hit 15, and it doubles again.

Get ahead of the season

Open enrollment brings the busiest weeks of the year, and the agents who win it are the ones already in motion when November 1 hits. Use October to reconnect with clients, work your leads, and get your pipeline moving. The Fast Start bonus jumpstarts your season with extra earnings.

Stay on track

- Reach out to every client with coverage ending this year
- Follow up on the leads you've been meaning to call
- Line up your STM and MES quotes before the OEP rush
- Track your October apps — the next tier may be one sale away



bonus campaign guidelines

Terms and conditions of the October Fast Start bonus program

To be eligible for the October Fast Start bonus, these requirements must be met:

- You must submit at least five qualifying Short Term Medical or Medical Expense Shield applications with application dates from October 1, 2026, through October 31, 2026.
- The bonus is a gift card reward of your choice, based on the tier reached by your total qualifying October applications: five to nine applications earn \$250; 10 to 14 earn \$500; and 15 or more earn \$1,000. Gift cards can be mixed-and-matched at tiers 2 and 3, in \$250 increments.
- Each application to be counted toward a tier must be issued and remain active for 90 days from the policy's effective date.
- Applications for any other product do not count toward the Fast Start reward.
- The Fast Start reward is paid in addition to any Q4 Short Term Medical or Medical Expense Shield bonus earned on the same policies.

- Qualifying Short Term Medical plans include underwritten plans of 12+ months, as well as certain other plan types in select states, as follows:
 - 11-month; 11x2; 22-month renewable/rate lock and 33-month renewable/rate lock plans in South Carolina;
 - 6x2 policies in Michigan and North Dakota; and
 - 4x3 policies in North Carolina and Texas
- The policies outlined above will receive the same bonus as the 12-month, 12x2, 24-month, and 36-month plans in other states.
- Rewrites of multi-year renewable STM will not be eligible for the bonus if the policy is termed more than 11 months early.
- Guaranteed Issue and STM term lengths under 12 months are not eligible.

Other information you need to know about the program:

- Agents/agencies must be appropriately licensed and appointed with the applicable underwriting company (National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation) on the dates the sales are made and the bonuses are paid.

- Rewards will be given to the same agent/agency to whom the applicable commissions related to the sales of the Short Term Medical and Medical Expense Shield policies will be paid.
- Lapsed policies will be subject to charge backs.
- Rewards will be allotted no more than 100 days following the end of the reward campaign.
- Bonus payments and rewards will be considered taxable income and reported on recipients' FORM 1099-MISC.
- Any required disclosures to brokers' clients are brokers' sole responsibility. A bonus is considered indirect compensation and will be reported as appropriate under the Consolidated Appropriations Act, 2021.

State availability:

- Bonus available in: AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA, MI, MO, MS, NC, ND, NE, OH, OK, SC, SD, TN, TX, UT, WI, WV, WY
- No bonus on STM sales in ID, IL, MD, NV, OR, VA.

Additional general terms:

- Allstate Health Solutions reserves the right to cancel, suspend, and/or modify the bonus campaign at any time, as well as to make the final decision on eligibility and entitlement to all payments.

- All usual commission and persistency rules outlined in the agent contract apply.
- Early rewrites of multi-year or renewable policies are not eligible for the bonus if the current policy is termed more than 11 months early.

Product availability may vary by state. Please go to [Agent Marketing Materials | Allstate Health Solutions](#) for a state availability grid.

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