

Carrier	Gordon Marketing's corporation for Senior products is under <Benefit Plans of America, LLC>	Still Write During 6 Months	Contract Black Out	Unusual Rule
Aetna Med Supp	<b>Street agents</b> only may email <b>georgia.fletcher@aetna.com</b> . The only way <b>agencies</b> can move is with a release or going inactive for 6 months!	Yes	10/1	ANY level can release the agents below her level
<b>Aetna MAPD</b>	<p>1. Has their <b>own form</b>. New agents/agencies must remain in their current hierarchy for at least 3 months prior to being allowed to change.</p> <p>2. Agents/agencies must have no production in the last three months prior to being allowed to change.</p> <p>3. Agent/agencies may submit a signed Notice of Intent/Transfer Release document to be released from their current hierarchy if they have not met the previous two requirements. Next, they can submit new contracting in Nomoreforms using the package code of the new upline.</p> <p>4. NEW notice of intent option: If agents/agencies cannot obtain a transfer release from their upline, they can submit contracting in Nomoreforms.com with the new upline's <b>package code</b> (the code is different for every level so do not go in and try to recontract without the correct code!) and attach the Notice of Intent/Transfer Release form with their submission. The agent/agency will be transferred to the new upline after a 3-month interim period. If this option is chosen: Agents/agencies must remain under their new recruiter for a <b>minimum of one year</b>.</p> <p>Agents/agencies may only transfer at their <b>current level</b>. After three months with the new recruiter, they will be eligible to change levels provided there is room to move upward and they meet the appropriate criteria.</p> <p><b>All downline agents will move with agencies that request a transfer.</b> However, after the move has been completed, those downline agents are not required to stay under the new hierarchy for one year; Instead, they may request release or submit their own notice of intent to transfer.</p> <p>5. The notice of intent option cannot be used to move from NDP (this is the top level contract) to Direct to Market.</p>	No	10/1-12/31	Must stay in hierarchy 3 months after contracting; must stay 1 year if moved with an intent
Anthem/Amerigroup	Email request to upline to be denied, starts 6 mos. clock. Then complete a new contract. If your upline ignores your email request for a release, it still counts (this is not the same with other carriers that require that your FMO actually deny your request). If an agent is DIRECT to the carrier, they can just sign a new contract!	Yes		

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Cigna Med Supp	6 months inactivity. For a release, you must use their <b>own release form</b> . You can write during 6 months to leave	No														
Centene/Allwell	Email <b>medicarebrokerservices@centene.com</b> released in 30 days. No need to stay at same level. Your hierarchy comes with you (Expect this to eventually change!!)	Yes														
Envision Rx	6 months inactivity															
Humana	<p><b>Immediate Release Policy: Eff. 1/28/19</b> To receive an immediate release, external agents must secure a release letter (not email)from their current upline. It is at their discretion whether or not to release an agent prior to 90 days (see Delayed Release Policy below). The current upline is required to formally communicate the release of the agent <b>in writing using company letterhead, signed by the principal, with a current or future effective date of the release</b>. Release letters must be sent to Humana's Agent Support at <b>AgentSupport@humana.com</b>.</p> <p>If the immediate release is accepted, it will be processed within 5 business days. Humana will notify the agent via email when the release has been processed. Delayed Release Policy In instances where an immediate release is not granted, the agent may request a delayed release. The delayed release will be effective 90 days after the agent's request is received*. Such requests must be in writing and sent to Humana's Agent Support at AgentSupport@humana.com.</p> <p>*The delayed release will be effective 90 days after the agent's request is * Agencies can move <i>only one time per year</i></p> <p><b>MGA (this is the top of the contract with Humana) Hierarchy Release</b></p> <table><tr><td><b>Received</b></td><td><b>90 day Release</b></td><td><b>Immediate Release</b></td></tr><tr><td>1/2 through 7/10</td><td>Effective 90 days post request</td><td>Standard processing</td></tr><tr><td>7/11 through 9/30</td><td>Effective 1/2</td><td>Standard processing</td></tr><tr><td>10/1 through 1/1</td><td>Effective 4/1</td><td>Effective 1/2 NEW, BLACK OUT PERIOD!</td></tr></table>	<b>Received</b>	<b>90 day Release</b>	<b>Immediate Release</b>	1/2 through 7/10	Effective 90 days post request	Standard processing	7/11 through 9/30	Effective 1/2	Standard processing	10/1 through 1/1	Effective 4/1	Effective 1/2 NEW, BLACK OUT PERIOD!	Yes		
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IAC/ Heartland	6 months inactivity															
Liberty Bankers	6 months inactivity. Must transfer at same level for 3 months															
Manhattan Life	6 months inactivity, or signed release															
Medico Med Supp	6 months inactivity, or signed release	No														

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Mutual Omaha MS	6 months inactivity- must come over at level they were at for 6 months. MOO has their <b>own form</b> . The VERY TOP of the contract must sign to release!			
Silverscript Rx	Can dual contract and move immediately. Agents can sell with multiple agent numbers (but not recommended)			
UHC / AARP	<p>Email shcerts@uhc.com request release to move to Gordon Marketing/Benefit Plans of America</p> <p>Agents can still write. CANNOT GO INACTIVE for 6 months to move!</p> <p>Have to be under the NMA for 6 months before you can change NMA's. You have to move over at the same level or lower and remain at that level for 1 year.</p> <p>After intent to move 6 mos is up, agent only has 30 days to sign a new contract. If agent decides she wants to go to another NMA instead of the one of the intent, she has to start over with a new intent and wait another 6 mos.</p> <p>Once you sign a contract, you cannot move contracts to another entity for 6 mos. Once you CHANGE your FMO/NMA you must stay with that new entity for 12 months.</p> <p>If an agent is direct to UHC, they still need to follow these procedures.</p> <p>ICA must wait 30 days after a release before they can move.</p> <p>Once an agency puts in an intent, the current FMO/NMA can't change their hierarchy.</p>	Yes	Sept 1-Dec 31	Inactive agents must still get a release or file an intent to move. Only 30 days to recontract after intent is satisfied
United American	6 months inactivity or release			

### Confusing Points:

**Many FMOs will send agents on a wild goose chase by signing a release when they are not at the top of the contract and have no authority to release.**

The quickest way to get a release is to sign your part of the company forms and send it to the FMO to sign, instead of waiting for him to generate the form!

**"Anticipatory Releases" are not honored because the date is older than 30 days! Agents are under the impression that carriers will accept these,**

When you are released from a direct, carrier contract, your renewals move with you. But the override stays with that FMO.

**When are released from a LOA/Solicitor contract you almost always leave your renewals with that agency!**

Another slight of hand the FMO you are leaving will do, is sign a release for YOU *but not your downline agents*.