

V.I.P.

VISTA INCENTIVE PLAN

A GUIDE TO YOUR COMMISSIONS AND BONUSES

2007

VISTA 
Healthplans™

Extra **Value**
in **VISTA's**
products.

VISTA Healthplans recognizes the importance of our agents and the continued success of the company. After all, your success is our success.



Peter Joseph

Sr. Vice President

954-986-6255

Cathy Aguirre

Vice President

954-965-3471

VISTA's Mission

VISTA provides health benefit plans that deliver the best total value for our customers.

VISTA's Vision

VISTA will be the health benefits company of choice providing the value and service we want for our own family.



Affordable Options

When you think of affordable products in Florida, you have to think of VISTA. VISTA provides an affordable benefit solution for your clients while still offering comprehensive benefits to their employees and individual subscribers. Our new Focused Deductible plans are concentrated in the primary area that drives up health care costs – hospital services. The plan's hospital deductible only applies to inpatient and outpatient hospital services. The expenses incurred through the deductibles are offset by the significant savings that can be achieved on the premiums. Here's how are plans are presented:

- Focused deductible applies to hospital services ONLY.
- Primary and specialty care services are covered with a copayment only.
- Outpatient diagnostic and surgical services are covered with a copayment only.
- Urgent care centers offer lower copayments than the services received in an emergency room.
- Low out-of-pocket maximums.
- Dental, vision and wellness programs included.

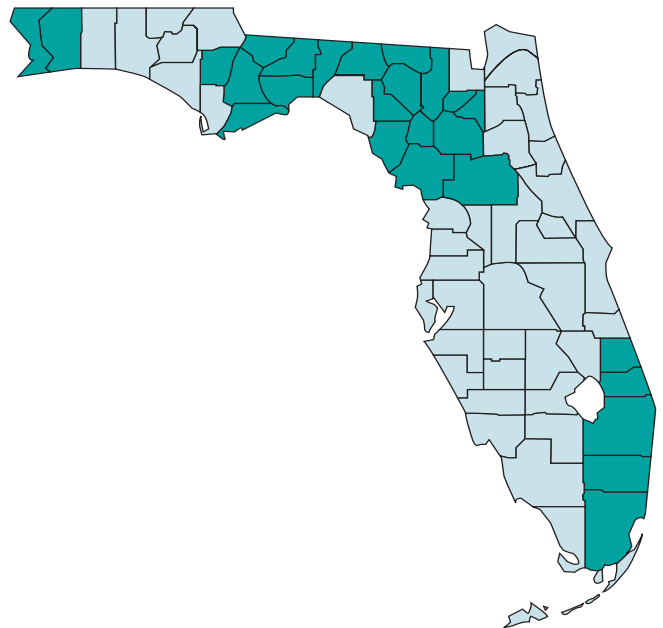
Take advantage of this unique opportunity and earn attractive incentives for you! For more information on these great savings' plans, please contact your VISTA sales representative.

Service Areas

VISTA's selection of affordable health plans offer comprehensive health benefits and access to approximately 6,000 participating providers serving members in Miami-Dade, Broward, Palm Beach, and 21 counties in North Florida from Ocala to Pensacola.

The Individual Plan product is only available in Miami-Dade, Broward, Palm Beach, Martin and St. Lucie counties.

■ VISTA Service Areas



Extra Value in VISTA's products.

Knowing that your clients will receive extra value during their tenure with VISTA will leave you with additional peace of mind. The features of these extra values complement the health plan offering additional substantial savings for members.

Dental and Vision included in all plans

Your clients will not have to purchase an additional dental or vision plan because all of VISTA's plans include preventive dental and preventive vision at no additional premium costs to the client. VISTA's dental and vision plans are contracted through CompBenefits. CompBenefits can be reached at 1-800-342-5209, Monday through Friday from 7 am to 6 pm.

VISTA Better Living Program

VISTA members can now take a more active role in living a healthy lifestyle. Membership registration fees are offered through Axia Health Management at a 50% discount at participating fitness clubs including selected Curves, Fitness Solutions, Gold's Gym, Planet Fitness and World Gym locations. Axia Health Management can be reached at 1-877-438-0416, Monday through Friday between 8:30 am to 6 pm.

Designated Pharmacy Services Department

In addition to VISTA's customer service team, which is available at 1-866-847-8235 Monday through Friday from 8 am to 6 pm, VISTA offers a unique department just for pharmacy calls. A team of dedicated representatives are available by dialing 1-866-847-8279 Monday through Friday from 8:30 am to 5:30 pm to answer calls from members regarding their prescription drugs, refills, coverage allotments and authorizations.

LASIK and PRK

VISTA has contracted with CompBenefits in offering substantially reduced fees on LASIK and PRK procedures. VISTA members who are nearsighted or have astigmatism and wear glasses or contacts will receive a preferred savings of 15% off usual and customary charges. CompBenefits can be reached at 1-800-865-3676, Monday through Friday from 7 am to 6 pm.

Complementary and Alternative Medicine (CAM) Program

With the VISTA Better Living Complementary Alternative Medicine (CAM) Program, members and their covered dependents have access to discounts of up to 30% for various alternative therapies through American WholeHealth Network (AWHN) including:

- Guided Imagery
- Massage
- Tai Chi
- Pilates
- Acupuncture
- Yoga
- Nutrition
- Vitamins

AWHN can be reached at 1-877-438-0416, Monday through Friday between 8:30 am to 6 pm.

Hearing Aides

HEARx offers a variety of hearing products to VISTA members at a 20% discount. In addition, members can also take advantage of a screening exam available to Commercial members at no charge. Refer your clients to www.hearusa.com to find a convenient HEARx store location. To reach the customer service department at HEARx, please dial 1-800-731-3277 extension 121.

Virtual Scanning

HealthwoRx Scan Center offers VISTA members living in the South Florida service area up to a 15% discount on a non-invasive scanning technology using electron beam tomography (EBT). HealthwoRx Scan Center is located in Pembroke Pines and can be reached at 954-442-0879, Monday through Friday from 9 a.m. to 5:30 p.m.



Commission Schedule Small Group

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New Business – Small Group

VISTA Small Group products sold to new groups with effective dates of April 1, 2007 through December 31, 2007 and have 1 to 50 eligible subscribers are paid according to the following schedule.

Monthly Paid Premium	Enrolled Subscribers
10%	*4-50 FDC plans
8%	4-50 traditional plans
1%	1-3 traditional plans

*Effective 4/1/07 on Focus Deductible Coinsurance Plans.

Retention and Renewal – Small Group

VISTA Small Group products renewed with effective dates of April 1, 2007 through December 31, 2007 and have 1 to 50 eligible subscribers are paid according to the following schedule.

Monthly Paid Premium	Enrolled Subscribers
10%	*4-50 FDC plans
6%	4-50 traditional plans

*Effective 4/1/07 on Focus Deductible Coinsurance Plans.

One to 3 subscriber groups will be paid at 1% upon renewal.

New Business Bonus Plan – Small Group

VISTA offers a per case bonus for its agents selling small groups in any particular month.

Group Size	New Group Bonus
10-20 subscribers	\$1,000
21-50 subscribers	\$2,000

New Business – Large Group

VISTA Large Group products sold to new groups with effective dates of April 1, 2007 through December 31, 2007 and have 51 or more eligible subscribers are paid according to the following schedule.

Monthly Paid Premium	Enrolled Subscribers
6%	51-200
negotiable	201+

Retention and Renewal – Large Group

VISTA Large Group products renewed with effective dates of April 1, 2007 through December 31, 2007 and have 51 or more subscribers are paid according to the following schedule.

Monthly Paid Premium	Enrolled Subscribers
6%	51-200
negotiable	201+

New Business Bonus Plan – Large Group

VISTA offers a per case bonus for its agents selling large groups in any particular month.

New subscribers per month	Bonus Paid	Example
51-99	\$5,000	75 new subs = \$5,000
100-249	\$10,000	105 new subs = \$10,000
250+	\$20,000	260 new subs = \$20,000



Commission Schedule Individual plans*

The commission and bonus program for the Individual plan product is measured and paid on a per month basis. If a member terminates within the first 12 months of the effective date, the agent commission and bonus will be prorated and charged back.

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New Business – Individual Plan

VISTA Individual Plan products sold to new approved lives with an effective date of April 1, 2007 through December 31, 2007 are paid according to the following schedule.

	Enrolled Approved Lives	Monthly Paid Premium
Executive Level I	1-5	10% as earned
Producer Level II	6-25	120% up front
Preferred Level III	26+	120% + 120% bonus = 240% in advance

Retention and Renewal – Individual Plan

VISTA Individual Plan products renewed with an effective date of January 1, 2007 through December 31, 2007 are paid according to the following schedule.

	Enrolled Approved Lives	Monthly Paid Premium
Executive Level I	1-5	5% second year 3% third year
Producer Level II	6-25	5% second year 3% third year
Preferred Level III	26+	7% second year 5% third year

New Business Bonus Plan – Individual Plan

For agents selling an Individual Plan product, VISTA offers three levels based on annual membership. The three levels are as follows:

	Approved Lives per year	Bonus Paid	Example
Executive Level I	5 and under	N/A	N/A
Producer Level II	6-25	\$500 for 5 new approved lives each month	6 approved lives on books, brings 5 new approved lives within the same month, earn \$500 bonus for that month
Preferred Level III	26+	120% bonus in advance along with 120% commission	27 approved lives on books, earns 240% in advance for each new approved life for that month

*Individual benefit plans are available through Vista Healthplan of South Florida, Inc.

Preferred VIP Agent Classification and Qualifications

Preferred VIP Agents must have a minimum of 250 VISTA enrolled subscribers in group and/or individual plan policies combined. The benefits of the VIP Level Program are created to assist VISTA's top agents with easier access to do business with VISTA. Therefore, there are additional incentives to help qualified agents.

Fast Track Underwriting

Once all checklist materials have been received, VISTA will expedite both Individual and group policies through the Underwriting process for its Preferred VIP Agents.

Lead Generation Opportunities

Agents at the VIP Level will be offered telemarketing support where a VISTA telemarketer will come to the agent's office and conduct outbound calls. VISTA limits this opportunity to 1 day per calendar quarter.

Co-Op Advertising

VISTA will reimburse Preferred VIP Agents up to 50% of their approved advertising or direct marketing costs (up to a specified dollar amount). Marketing pieces must receive prior approval by VISTA.

Direct Mail Advertising

VISTA will assist those agents in the VIP Level Program with the mail processing of up to 2,500 pieces after obtaining prior approval from VISTA's Commercial Marketing Department Vice President.

Free Continuing Education Courses

Preferred VIP Agents will be reimbursed for Florida Department of Financial Services fees as required for continuing education courses to ensure that their requirements for licensing are current.

Guest Invitation to VISTA Sponsored Events

The VIP Level Program entitles our preferred agents a special guest invitation to VISTA Leadership Events, sporting events, including golf outings and other top entertainment shows within the service area.



Program Period

April 1, 2007 through December 31, 2007.

Eligible Participants

To be eligible for the Program, an Agent and Agency must be properly licensed in the State of Florida and appointed by VISTA Healthplans. VISTA reserves the right to exclude, at its own discretion, any Agent or Agency from eligibility for or payment of incentives under this Program.

Eligible Sales

New group applications received and approved by the Underwriting Department for effective dates April 1, 2007 through December 1, 2007, with a commercial benefits plan qualify as a new sale. In addition, the sale must not be withdrawn or terminated within the first ninety (90) days. Bonuses will be paid only to the Agent or Agency who is receiving commission on the group. VISTA reserves the right to exclude, at its own discretion, any group from bonus calculations.

A "New group" is defined as an employer group new to VISTA, and does not include any changes in agent of record, funding arrangement or product. Groups enrolled with two or more products are considered one group.

Enrolled Subscriber

Newly enrolled subscribers include all the subscribers enrolled on the new group's effective date.

Payment of Incentive

It is the responsibility of the Agent to ensure VISTA receives a properly executed Agent Agreement for timely payment of incentives and to comply with all local, state and federal statutes. Monthly commission will be paid no later than forty-five (45) days after group premiums are paid and posted by VISTA. Bonuses earned will be paid no later than forty-five (45) days after the effective date of the group.

Agents or Agencies may not combine their production to qualify for bonuses or different levels of bonus with out a prior written agreement with VISTA.

The Agent or Agency shall not be entitled to the bonus if the Program is terminated, the Agent or Agency's participation in the Program is terminated.

Income Tax Liability

All incentive payments will be treated as taxable income in accordance with local, state and federal regulations. The payment of all applicable taxes on income is the responsibility of the Agent or Agency.

ERISA Reporting / Disclosure

All commission payments shall be reported to a plan sponsor to allow them to file Form 5500 – Schedule A pursuant to the Employee Retirement Income Security Act of 1974 (ERISA).

The Agent or Agency shall discuss with each group the amount and method of calculating all compensation received from VISTA in connection with the sale of or renewal of VISTA products sold to such group, or individual and shall take such other actions and make such disclosures as may be required to comply with any and all statutory requirements applicable to the Agent or Agency.

Amendment, Modification or Termination of the 2007 VISTA Incentive Program

In all matters relating to the interpretation and application of any rule of the Program the decision of VISTA is final. VISTA reserves the right to cancel, amend, modify or revoke the Program at any time due to reasonable business considerations or to circumstances beyond its control. The Program and Agent or Agency's participation may be modified, amended or terminated by VISTA at any time for any or no reason, without notice. No bonus shall be earned or payable on or after termination of the Program or termination of the Agent or Agency's participation in the Program.

Agent of Record

VISTA honors Agent of Record letters when an Agent replaces another Agent on a group enrolled with VISTA. The notification of this change must be submitted on the group's letterhead and signed by a company officer. Commission to the new agent will become effective on the first month following receipt of the new Agent of Record letter by VISTA's Commissions department. VISTA will not pay commission where no external incentive is being paid, unless disclosed in writing to the Agent or Agency.

When an Agent of Record change occurs, and VISTA remains the incumbent carrier, the basic commission payments move to the newly appointed Agent or Agency. Any group added to the Agent or Agency's book of business as a result of an Agent of Record change will not be eligible or considered for qualification under any bonus program in the 2007 VISTA Incentive Program.

Additionally, while the basic commission payment moves to the newly appointed Agent or Agency, the prior Agent or Agency will be deemed to have retained any such group in the Agent or Agency's book of business through December 31, 2007, solely for the purposes of determining the group and subscriber count in connection with qualification for the New Business Production and Retention bonuses in the 2007 Program.

Licensing and Appointment

It is the responsibility of the Agent and Agency to renew their licenses. VISTA will renew appointments where an Agent and Agency are active with VISTA, current licenses are on file with VISTA, and the Agent and Agency are in good standing with the Florida Department of Financial Services. The payment of incentives depends upon the appointment status and the satisfaction of state-specific requirements. Failure to comply may result in payment delays or forfeiture of incentive.

A new Agent and Agency must complete and submit the following information to become appointed with VISTA: a sold case, signed Agent Agreement, W-9, Appointment Information Form and license copy.



Extra Value in VISTA's products.

VISTA Healthplan Offices

Hollywood, Sales Office

300 S. Park Rd., Suite 200
Hollywood, FL 33021
954-962-3008

Miami, Sales Office

760 N.W. 107th Ave., Ste. 400
Miami, FL 33172
305-222-3000

Sunrise, Customer Service

1340 Concord Terr.
Sunrise, FL 33323
1-866-847-8235

Tallahassee, Sales Office

1650 Summit Lake Dr, Suite 100
Tallahassee, FL 32317
850-668-3000
800-833-2169

Contacting Us

Throughout the year 2007, you can direct your questions to the following areas:

- For questions regarding commissions and bonuses, call the Broker Commission Department at 1-888-823-4515.
- For questions regarding the underwriting status of an application, call the Underwriting Support Line at 1-866-342-4968.
- For questions regarding products and services, call your sales representative or 1-800-447-5116 and ask for the Marketing Department.

Visit VISTA Online

VISTA's website is a self-service center for forms, applications, provider listings and others services. For information about VISTA products, benefit plans, licensing and appointments, visit the website at www.vistahealthplan.com and click "Brokers" to get the information you need fast.

Email Us Directly

If you have questions about commissions, agents can email the Broker Commission Department. Emails are responded to daily. Email brokercommissions@vistahealthplan.com. Be sure to include your client or group client name, group number, your question, name, license number, or the agency name and tax ID number.

Sales Support

VISTA offers a dedicated sales team that will assist agents with any information needed to close a sale. VISTA's Sales Executives are well versed in the benefit plans and products VISTA has to offer and can provide agents with any additional internal support.

Account Services Support

VISTA's Account Services team offers an exclusive representative to support agents with any billing, enrollment, claims and customer service needs. Agents can rest assured that clients are placed in good hands and that service needs will be handled in a prompt and effective manner.