



Required Recontracting: What You Need to Know

In yesterday's *News from the Blues for Producers*, we had important information about our new recontracting initiative. On Monday, you will receive your "invitation" to recontract with us. Sircon Corporation's* Producer Express is being used to implement the electronic recontracting process, which is quick and easy. Here are a few important tips before you begin.

TIP 1: Add producerexpress@sircon.com to your email contacts

We are using Sircon Corporation's Producer Express for recontracting all producers and agencies. The Producer Express system generates an automated email "invitation" with a link specific to each producer or principal that will launch the process. You will receive this email on Monday.

Email applications have become increasingly strict when analyzing incoming emails and categorizing them as junk or spam. Add producerexpress@sircon.com to your email address book, contact list, safe senders or safe recipients list to make sure you receive important recontracting-related emails.

TIP 2: Update required software

Producer Express is an online application that can be accessed via a secure Internet connection. It is compatible with three Internet browsers: Microsoft's Internet Explorer, Google's Chrome or Mozilla's Firefox. You must have a **recent** version of one of them. In addition, you'll need an updated version of a PDF reader: Adobe Reader, which is free, or Adobe Acrobat, which is a paid application with more functions.

TIP 3: Read the Electronic Recontracting Guide

Read the [Electronic Recontracting Guide & FAQs](#) before beginning the recontracting process. It includes step-by-step instructions, important notes and warnings and frequently asked questions.

TIP 4: Review these next steps

Once you receive the email from producerexpress@sircon.com, just follow these simple steps.

1. Open the producerexpress@sircon.com email. It contains a recontracting link specific to you and your email address. **Forwarding the email invalidates your recontracting process.**
2. Click on the recontracting link in the email, go to the Producer Express website and request a temporary password. Keep Producer Express open.
3. After receiving a temp password via email, go to Producer Express, type in (not paste) the temp password and follow prompts to create a permanent password.
4. Review and electronically sign the standard Producer Agreement.
5. Print and/or save your agreement.

You'll receive a confirmation email when the process is complete. For detailed instructions on the entire process, see the [Electronic Recontracting Guide & FAQs](#).

For More Information

For technical issues regarding the onboarding process, please refer to the [Electronic Recontracting Guide & FAQs](#). In addition, you can contact the Producer Service Center by calling 855-782-4272, Monday through Friday, 8 a.m. to 5 p.m., CT.

* The relationship between Sircon Corporation and Blue Cross and Blue Shield of Texas is that of independent contractor.

Frequently Asked Questions about Recontracting

Q: What parts of the Producer Agreement are new or changing?

- A: Some parts of the contract have changed for Blue Cross and Blue Shield of Texas (BCBSTX) producers. When navigating through Sircon Corporation's Producer Express recontracting application, you should read the entire Producer Agreement carefully. Listed below are some of the terms that have changed for BCBSTX producers. They represent a high-level summary only.
- Dearborn National Life Insurance Company conducted its own producer recontracting initiative in 2011. This Producer Agreement does not include terms for selling Dearborn National Life Insurance Company products.
 - Termination of the Producer Agreement without cause by either party requires a 30-day notice.
 - Amendments to the Producer Agreement require a 30-day notice.
 - Compensation schedule changes require a 30-day notice.
 - Monthly commissions are paid to you via direct deposit. If commission checks are preferred, that option is available on a quarterly distribution schedule.
 - Commissions are paid once \$50 or more is accrued.
 - Retroactive commission adjustments are allowed up to 12 months for consumer business and 24 months for group business.

Q: When do producers have to sign this Producer Agreement?

- A: To ensure minimal disruption in your ability to conduct business with BCBSTX, we ask that you complete the recontracting process as soon as you receive your "invitation" from producerexpress@sircon.com. While our Producer Administration teams will make significant effort to contact producers who have not responded to requests to recontract, if producers do not complete the recontracting process by Sept. 1, 2014, they may be subject to termination.

It's very important that producers complete the recontracting process as they receive their initial invitations and not wait to act.

Q: Which producers need to sign the new Producer Agreement?

- A: **If you receive a recontracting invitation, you must sign the new agreement.** If you signed the new agreement during last summer's BCBSTX recontracting initiative, you won't receive an invitation email. In addition, newly onboarded (since October of 2013) producers and agencies are already working under the new agreement and won't receive an invitation email.

Must Sign New Agreement	Exempt from Signing New Agreement
<ul style="list-style-type: none">• Producers• Agency Principals	<ul style="list-style-type: none">• Subproducers**• New Producers and Agency Principals that have onboarded since October of 2013• BCBSTX Producers and Agency Principals that signed the new contract in the summer of 2013

** Subproducers do not sign the producer agreement. Subproducers fall under their agency or primary producer contracts.

Q: When does this Producer Agreement become effective? When does the old contract terminate?

- A: The new Producer Agreement becomes effective as soon as both parties electronically sign the contract. Signing the new Producer Agreement will supersede and terminate the existing agreement.

Q: Can I have a copy of the Producer Agreement to review before I sign?

- A: You will have the opportunity to review and save unsigned copies of all documents prior to applying your electronic signature. It is very important that you read the entire Producer Agreement before signing.

Q: Can I change the terms of the contract?

A: Producers cannot change the terms of the standard Producer Agreement.

Q: Will I be reappointed when I sign this Producer Agreement?

A: When you sign this Producer Agreement, your appointments remain in place and will not be affected.

Q: Are compensation schedules changing?

A: Existing compensation schedules are still in effect for 2014. New compensation schedules may be announced at a future date.

Q: I am a multi-state producer. What will I have to do differently?

A: If you are a multi-state producer, you only need to sign the Producer Agreement once. We have consolidated the producer contracts in order to streamline the contracting process for producers who wish to sell our products in more than one operating division.

Q: What if I would like to contract in additional states?

A: After completing the recontracting process, you will need to contact the Producer Service Center by calling 855-782-4272 so they may direct you to the proper recruiting team. The Producer Service Center is open Monday through Friday, 8 a.m. to 5 p.m., CT.

Q: How long will it take me to complete the recontracting process?

A: Once you have reviewed the Producer Agreement, the recontracting process takes only a few minutes to complete. You are required to navigate through a few user-friendly screens and to review and electronically sign your agreement. Though the process is intuitive, an [Electronic Recontracting Guide and FAQs](#) is available with step-by-step instructions.

Q: I'm having trouble with the online Producer Express application. What do I do?

A: See the [Electronic Recontracting Guide and FAQs](#) for step-by-step instructions. Review the guide and FAQs for system requirements, device compatibility, internet browser preferences and password issues.

Q: What if I have questions about this Producer Agreement?

A: Contact the Producer Service Center by calling 855-782-4272. The Producer Service Center is open Monday through Friday, 8 a.m. to 5 p.m., CT.

Q: What does the "invitation" email with my link to the recontracting application look like?

A: The email from producerexpress@sicron.com that will launch your recontracting process will look similar to the following. Please be sure to see the [Electronic Recontracting Guide and FAQs](#) before you begin.

