



2025 Individual and Small Employer agent compensation and bonus programs.

We're excited to rollout our compensation programs for 2025 including a \$2 increase to Individual Plans commission. Beginning **January 1, 2025**, the Individual Plans commission rate will be \$20 PMPM.

Details to qualify this year for the 2026 Agent Incentive trip coming soon!

Small Employer agents may earn a cash bonus for every new and renewing group and our Top Producer bonus will continue to be offered for 2025. See updated details below.

Utah Small Employer | Bonus will be calculated as follows:
This incentive applies to an effective date of **January 1, 2025**.

GROUP SIZE	BONUS PER NEW AND RENEWING SUBSCRIBER
5-10	\$10
11-20	\$15
21-30	\$20
31-50	\$25

TERMS AND CONDITIONS.

1. Qualification period for Utah Small Employer program is limited to coverage effective date of January 1, 2025.
2. Groups moving from Large Employer to Small Employer will not be counted.
3. Lost membership because of terminated accounts will reduce the total number of new members.
4. Split cases will be credited 100 percent to the primary agent.
5. Eligibility is limited to agents currently residing in Utah.
6. Payouts will comply with standard reporting requirements on Schedule A (Form 5500) for all applicable group business. Agent is responsible for complying with other compensation disclosure requirements that apply and any tax obligations.
7. Select Health, in its sole discretion, will determine incentive qualification and how to resolve any other issues that may arise for the incentive campaign.
8. No alternative awards can be substituted.
9. An agent must be in good standing throughout the qualification period and at the time of incentive receipt to be eligible.
10. An agent may opt out of the program by providing written notice.
11. Incentive will be rewarded to qualifying writing agent, not agency owner or representative when the agent is affiliated with an agency.

Top Producer Bonus.

In addition to our competitive commission schedule, the following bonus program will continue for 2025 on Small Employer Plans and will be paid as follows. Bonus will be paid monthly beginning in March 2025.

APPOINTMENT TYPE	QUALIFICATION
Direct Agent	\$3 million in annualized premium
Agency	\$6 million in annualized premium

Top Producer bonus payments are determined and paid based on the product type.

PRODUCT TYPE	PAYMENT AMOUNT
Individual and Transition Plans	17% of commissions paid
Small Employer Plans	22% of commissions paid
Large Employer Plans	1% of premium paid
Dental Plans	\$1.25 Per Subscriber Per Month (PSPM)

Agents must be based in Utah to be eligible for top producer bonus payments. If, at any time, Agent's or Agency's production drops below the top producer minimum qualification level(s) (described above) for three consecutive months, top producer bonuses will not be paid or payable until the Agent's or Agency's production again exceeds such level(s). When payable, top producer bonuses are added to the regular commissions payable pursuant to Exhibit A.

EXHIBIT A

COMPUTATION OF AGENT/AGENCY COMMISSIONS - UTAH

Effective January 1, 2025

For eligible, fully insured Utah individual, group, dental and vision business written for SelectHealth, Inc. or SelectHealth Benefit Assurance Company, Inc. (regardless of product name), commissions are payable to Agent/Agency by Select Health for Agent/Agency production. Such commissions are computed and paid to Agent/Agency based upon monthly premiums actually paid to Select Health. Payment of the following commissions will begin approximately forty-five (45) days after the enrollment, and payments will be made on a monthly basis thereafter. Subsequent checks will be cut by the fifteenth (15th) of the following month for those cases that have paid premium. Otherwise, such commissions will be paid the month following receipt of premium.

PRODUCT TYPE	COMMISSION RATE
Individual	\$20 Per Member Per Month (PMPM)*
Grandmothered Individual	4% of Premium*
Small Employer (upto 50)	\$40 Per Employee Per Month (PEPM)
Large Employer (51-99)	5% Flat, Negotiated PEPM or Percentage**
Large Employer (100+)	3% Flat, Negotiated PEPM, or Percentage**
Transition (Temporary) Plans	15% of Premium
Dental Plans	1-50 Eligible Employees: 10% of Premium 51+ Eligible Employees: Negotiable**
Vision Plans	10% of Premium

*Commission will cap on each individual policy at a maximum of three children age 20 or younger. The cap does not apply to eligible children older than age 20.

**Any negotiated arrangements must be agreed to in writing.