

# 2024 INDIVIDUAL AND SMALL EMPLOYER AGENT COMPENSATION

#### **Idaho Individual Plans**

Base commission for Idaho Individual Plans will remain at \$16 PMPM effective January 1, 2024.

We're excited to introduce a new bonus program! Individual plan agents may earn a cash bonus for Silver or Gold subscribers. Small Employer agents may earn a cash bonus for every new and renewing group. Please note the extension on the Individual Plans program below.

Idaho Individual | Bonus will be calculated as follows:

QUALIFICATION CRITERIA

Incentive applies to effective dates of August 1, 2023, through **December 31, 2024**, and is paid for net new business.

NET NEW SUBSCRIBERS	BONUS PER NET NEW SUBSCRIBER
NET NEW SILVER OR GOLD	
0-5	None
6-50	\$50
51+	\$100
NET NEW BRONZE	
	No bonus is paid for new
	Bronze membership.

Idaho Small Employer | Bonus will be calculated as follows: QUALIFICATION CRITERIA

Incentive applies to effective dates of August 1, 2023, through February 29, 2024.

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

TERMS AND CONDITIONS

- 1. Groups moving from Large Employer to Small Employer will not be counted.
- 2. Split cases will be credited 100 percent to the primary agent.
- 3. Eligibility is limited to agents currently residing in Idaho.

4. Payouts will comply with standard reporting requirements on Schedule A

(Form 5500) for all applicable group business. The agent is responsible for complying with other compensation disclosure requirements that apply and any tax obligations.

 Select Health, in its sole discretion, will determine incentive qualification and how to resolve any other issues that may arise for the incentive campaign.
No alternative awards can be substituted.

7. An agent must be in good standing throughout the qualification period and at the time of incentive receipt to be eligible.

An agent may opt out of the program by providing advance written notice.
Incentive will be awarded to qualifying writing agent, not agent owner or representative when the agent is affiliated with an agency.

10. Incentive will be paid on the Individual Plan program in two installments. The first, April 2024 for coverage effective dates from August 1, 2023, through

February 29, 2024, the second April 2025 for coverage effective dates from March 1, 2024, through December 31, 2024.

11. Incentive will be paid on the Small Employer in a one-time payment in April 2024.

12. Group size is indicated above and is based on employees.

Select Health will communicate updates to commission schedules through the agent newsletter. The following is an update to your agent/agency contract for Individual Plans in 2024.

# EXHIBIT A

### **COMPUTATION OF AGENT/AGENCY COMMISSIONS - IDAHO**

## Effective January 1, 2024

For eligible, fully insured Idaho individual and group business written for SelectHealth, Inc. or SelectHealth Benefit Assurance Company, Inc. (regardless of product name), commissions are payable to Agent/Agency by SelectHealth for Agent/Agency production. Such commissions are computed and paid to Agent/Agency based upon monthly premiums actually paid to SelectHealth. 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	\$16 Per Member Per Month (PMPM)*
Small Employer (up to 50)	1-18: \$27.75 Per Employee Per Month (PEPM)
	19-50: \$32.00 Per Employee Per Month (PEPM)
Large Employer (51+)	3% Flat, Negotiated PEPM or Percentage**
Temporary Plans	15% of Premium
Short-term, Limited Duration Plan	\$12 Per Member Per Month (PMPM)
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.