



2024 INDIVIDUAL PLAN & SMALL EMPLOYER AGENT BONUS PROGRAMS

We're excited to introduce our compensation programs for 2024, including the addition of the Utah Individual Loyalty program. Individual Plan agents may earn a cash bonus for Silver, Gold, and Platinum subscribers. Small Employer agents may earn a cash bonus for every new and renewing group.

Utah Individual Growth | Bonus will be calculated as follows:

QUALIFICATION CRITERIA

Incentive program runs from August 1, 2023, through February 29, 2024.

This bonus is paid for net-new membership. A snapshot will be taken on August 1, 2023, then again on February 29, 2024 to determine qualification and paid in April 2024.

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

Utah Individual Loyalty NEW | Bonus will be calculated as follows:

QUALIFICATION CRITERIA

Incentive applies to effective dates of January 1, 2024, through December 31, 2024, and is paid on all Silver, Gold, and Platinum membership.

METAL LEVEL	BONUS PER SUBSCRIBER
SILVER, GOLD, PLATINUM	\$35 one-time payment

Utah 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. Qualification period for Utah Individual Growth program is limited to coverage effective dates August 1, 2023, through February 29, 2024, on Utah business and will be paid in April 2024.
2. Qualification period for Utah Individual Loyalty program is limited to coverage effective dates from January 1, 2024, through December 31, 2024, and will be paid in April 2025. Group size is based on number of employees.
3. Qualification period for Utah Small Employer program is limited to coverage effective dates August 1, 2023, through February 29, 2024, on Utah business and will be paid in April 2024.
4. Groups moving from Large Employer to Small Employer will not be counted.
5. Split cases will be credited 100 percent to the primary agent.
6. Eligibility is limited to agents currently residing in Utah.
7. 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.
8. Select Health, in its sole discretion, will determine incentive qualification and how to resolve any other issues that may arise for the incentive campaign.
9. No alternative awards can be substituted.
10. An agent must be a in good standing throughout the qualification period and at the time of incentive receipt to be eligible.
11. An agent may opt out of the program by providing written notice.
12. Incentive will be rewarded to qualifying writing agent, not agent owner or representative when the agent is affiliated with an agency.

Top Producer Bonus

In addition to our competitive commission schedules, our Top Producer Bonus program will continue for 2024.

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, an 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 of the Agent/Agency Agreement.

Select Health will communicate updates to commission schedules via 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 - UTAH

Effective January 1, 2024

For eligible, fully insured Utah individual, group, dental and vision business written for Select Health, Inc. or Select Health 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	\$18.00 Per Member Per Month (PMPM)*
Grandmothered Individual	4% of Premium*
Small Employer (up to 50)	\$40.00 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
Short-term, Limited Duration Plan	\$12.00 Per Member Per Month (PMPM)
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.



SEVEN-DAY AGENT INCENTIVE TRIP

FIJI ISLAND SMALL EMPLOYER & INDIVIDUAL GETAWAY

MAY 2024

SelectHealth is continually working to provide an easy consumer experience paired with the market's best health care solutions. We want to reward you for helping us offer this experience to more members. Appointed agents and one guest will be eligible for **seven days and six nights at the Marriott Resort in Fiji**. Your magical vacation begins when you arrive at your Fijian home perched above the crystal waters of a tropical lagoon. In addition to all the resort's amenities, you will have access to exclusive excursions, including a jet boat safari on the Sigatoka River or the Malamala Beach Day Club. Situated on white sand beaches, the Day Club offers complimentary snorkeling, paddleboarding, and kayaking. The hotel includes five luxury restaurants and bars to cater to your every culinary desire. Don't miss out on this once-in-a-lifetime South Pacific experience!





QUALIFICATION CRITERIA

To qualify, earn points with effective dates of August 1, 2023, through February 29, 2024.

Utah Individual | Points will be calculated as follows:

NET NEW SUBSCRIBERS		POINTS
NET NEW SILVER OR HIGHER		
0-5		None
6-50		1 point
51+		2 points
NET NEW BRONZE*		
0-5		None
6-50		1/2 point
51+		1 point

*Must have at least one net new member to qualify. Top five points awarded Fiji trip.

Utah Small Employer | Points will be calculated as follows:

GROUP SIZE		POINTS
NET NEW*		
5-10		1 point
11-20		2 points
21-30		3 points
31-50		4 points

* Must have at least one net new member to qualify. Qualify with top points. Top four points awarded Fiji trip.

TERMS AND CONDITIONS

- Qualification period is limited to coverage effective dates between August 1, 2023, through February 29, 2024, on Utah business.
- Groups moving from Large Employer to Small Employer will not be counted.
- Lost membership because of terminated accounts will reduce the total number of new members.
- Split cases will be credited 100 percent to the primary agent.
- Agent of Record (AOR) submissions on existing SelectHealth business are not counted toward production totals (gain or loss).
- Eligibility is limited to agents currently residing in Utah.
- Trip qualifying agents will be allowed one guest (older than the age of 18).
- The trip is non-transferrable and will be forfeited in the event the qualifying agent cannot attend.
- Payouts will comply with standard reporting requirements on Schedule A (Form 5500) for all applicable group business. Agent is also responsible for complying with other compensation disclosure requirements that apply and any tax obligations.
- SelectHealth, 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.
- If travel is restricted because of COVID-19 or some other national or international issue, SelectHealth, at its sole discretion, will provide an alternative option.
- 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.
- Trip will be awarded to qualifying writing agent, not agent owner or representative when the agent is affiliated with an agency.