

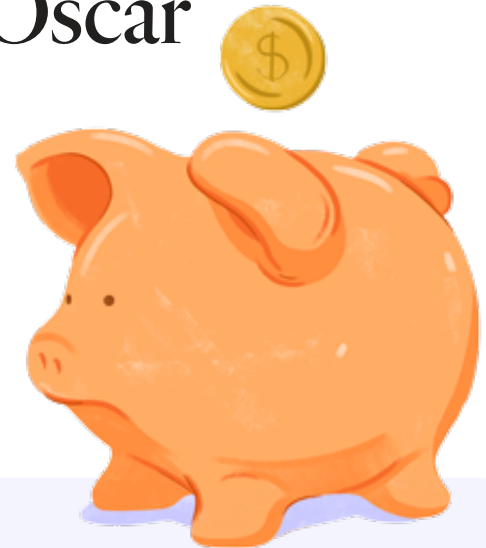


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ADDITIONAL COMPENSATION PROGRAM

Earn additional compensation with Cigna Administered by Oscar

*For brokers with groups
currently enrolled with a carrier
that may be exiting the group
health insurance market.*



- A **\$60**, one time additional compensation payment per enrolled employee
- For groups with **7/1/23-12/15/23 effective dates**
- Applicable in **AZ, GA, KS, MO, TN**

Terms and conditions

1. This additional compensation will be paid only on medical groups that move directly from any carrier that may be exiting the group medical health insurance market. The group must have effective dates with Cigna + Oscar from 7/1/23 to 12/15/23.
2. To be eligible for compensation, documentation from a carrier exiting the market must be submitted. Documentation includes prior-month invoice, non-renewal notice, or policy termination.
3. Cigna + Oscar's determination of group size as it pertains to program eligibility will be counted based upon eligible enrolled employees at the time of initial enrollment with Cigna + Oscar.
4. Only licensed and appointed agents who are contracted with Cigna + Oscar are eligible for the bonus.
5. The producer must be the Agent of Record and hold an appointment with Cigna + Oscar on both the effective date of coverage and at the time the bonus is paid.
6. Eligible groups must effectuate and pay at least three months premium in order to qualify for the broker bonus program.
7. Bonus payments will be made on or around the commissions payout dates of the beginning of the month following enrollment, once the coverage duration and premium payment requirements have been met.
8. Producers may not combine, transfer or otherwise aggregate business with other producers for the purposes of bonus program eligibility.
9. Compensation will be allocated based upon commissions split on the case.
10. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discontinue the terms of the program at any time without advance notice.

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management, a third party administrator. Cigna insurance coverage contains exclusions and limitations. For complete details on product availability coverage, please refer to your plan documents or member ID card.