

## 2022 Individual ACA

| Carrier   | Product               | State | Agent- Level Commission |
|-----------|-----------------------|-------|-------------------------|
| UHIC      | Qualified Health Plan | AL    | \$15                    |
| UHC of AZ | Qualified Health Plan | AZ    | \$20                    |
| UHC of FL | Qualified Health Plan | FL    | \$25                    |
| UHC of GA | Qualified Health Plan | GA    | \$20                    |
| UHC of IL | Qualified Health Plan | IL    | \$25                    |
| UHIC      | Qualified Health Plan | LA    | \$25                    |
| OCI       | Qualified Health Plan | MD    | \$15                    |
| UHCCP     | Qualified Health Plan | MI    | \$20                    |
| UHC of NC | Qualified Health Plan | NC    | \$25                    |
| UHC of OK | Qualified Health Plan | OK    | \$20                    |
| UHIC      | Qualified Health Plan | TN    | \$20                    |
| UHC of TX | Qualified Health Plan | TX    | \$25                    |
| OCI       | Qualified Health Plan | VA    | \$15                    |
| UHC of OR | Qualified Health Plan | WA    | \$15                    |

**UnitedHealthOne**

**COMMISSION SCHEDULE – OFF EXCHANGE PRODUCTS**

All commissions payable under this Contract are payable for policies and certificates issued and for which You (or anyone who has assigned his/her commission to You) were Producer of Record as of the date premium was received and credited.

**This Schedule is effective July 1, 2021, or the date for which you subsequently qualify for the schedule, whichever is later. It applies to policies and certificates issued on or after the effective date of the schedule.**

| Product   | Policies                | First-Year        |       | Renewal Years |       | Commission Method |
|---|-------------------------|-------------------|-------|---------------|-------|-------------------|
|   |                         | Issue Age         | 18-59 | 60-64         | 18-59 |                   |
| <b>FIXED INDEMNITY - GRIC</b>                                     |                         |                   |       |               |       |                   |
| Health ProtectorGuard (all states except CO, FL, MN, VA)          | 0-99<br>100-199<br>200+ | 32%<br>34%<br>36% | 12%   | 12%           |       | ACT – VIP         |
| Health ProtectorGuard (CO, FL VA)                                 | All                     | 30%               | 7%    | 7%            |       | ACT-VIP           |
| Health ProtectorGuard Guard (MN)                                  | All                     | 20%               | 2%    | 2%            |       | ACT-VIP           |
| Guard Plan and Guard Plus Plan (all states except CO, FL, MN, VA) | 0-99<br>100-199<br>200+ | 21%<br>23%<br>25% | 7%    | 7%            |       | ACT-VIP           |
| Guard Plan and Guard Plus Plan (CO, FL, VA)                       | All                     | 20%               | 2%    | 2%            |       | ACT-VIP           |
| Guard Plan and Guard Plus Plan (MN)                               | All                     | 10%               | 2%    | 2%            |       |                   |
| Hospital SafeGuard/Premier  |                         | 30%               | 10%   | 10%           |       | ACT               |

| Product  | First-Year              | Renewal Years     | Commission Method |
|--|-------------------------|-------------------|-------------------|
| <b>SHORT TERM MEDICAL - GRIC</b>   |                         |                   |                   |
| TriTerm Medical including riders   | 25%                     | 10%               | MA                |
|  | Policies                | %                 |                   |
| Short Term Medical including riders (all states except DE, KS, MN, MS, NH, OH, OR, SC, UT, VA) | 1-99<br>100-199<br>200+ | 15%<br>20%<br>24% | N/A               |
| Short Term Medical including riders (OR)   | All                     | 20%               | N/A               |
| Short Term Medical including riders (MS, OH, SC)   | All                     | 15%               | N/A               |
| Short Term Medical including riders (DE, KS, MN, NH)   | All                     | 10%               | N/A               |
| Short Term Medical including riders (VA)   | All                     | 5%                | N/A               |
| Short Term Medical including riders (UT)   | All                     | 4%                | N/A               |
| <b>DENTAL - GRIC</b>   |                         |                   |                   |
| Dental Gen including riders  | 30%                     | 5%                | DEN               |
| Dental 50+ including riders  | 30%                     | 5%                | DEN               |
| Dental Primary including riders (all states except CO, ND)                                     | 10%                     | 10%               | DEN               |
| Dental Primary including riders (CO, ND)   | 5%                      | 5%                | DEN               |
| Dental Premier including riders  | 15%                     | 15%               | DEN               |
| <b>VISION STANDALONE - GRIC</b>  |                         |                   |                   |
| Vision Standalone (all states except CO, DE, FL, IN, KY, MD, MN, ND, NJ, OH, TN, SC, VT)       | 25%                     | 8%                | ACT               |
| Vision Standalone (DE, FL, IN, KY, MD, OH, NJ, SC, TN, VT)                                     | 20%                     | 4%                | ACT               |
| Vision Standalone (CO, MN, ND)   | 15%                     | 3%                | ACT               |

| Product  | First-Year        |       | Renewal Years             |                          | Commission Method |
|--|-------------------|-------|---------------------------|--------------------------|-------------------|
| <b>MEDICAL PRODUCTS – OHI</b>  |                   |       |                           |                          |                   |
| Medical  | \$6               |       | \$6                       |                          | PMPM              |
| <b>NON-INSURANCE PRODUCTS</b>  |                   |       |                           |                          |                   |
| HealthiestYou  | 40%               |       | 20%                       |                          | ACT               |
| New Benefits   | 40%               |       | 20%                       |                          | ACT               |
| Product  | First-Year        |       | Renewal Years 2-10        | Renewal Years 11+        | Commission Method |
| <b>CRITICAL ILLNESS - GRIC</b>   |                   |       |                           |                          |                   |
| Critical Illness (all states except CO, CT, MD, NJ, SD, WA, WV)                    | 50%               |       | 10%                       | 5%                       | ACT               |
| Critical Illness (CO, MD, NJ, SD, WA, WV)  | 40%               |       | 5%                        | 5%                       | ACT               |
| Critical Illness (CT)  | 25%               |       | 5%                        | 5%                       | ACT               |
| <b>CRITICAL LIFE SAFEGUARD - GRIC</b>  |                   |       |                           |                          |                   |
| Critical Life SafeGuard (10 year term)<br>aka Term Life SafeGuard including riders | 80%               |       | 5%                        | 0%                       | ACT               |
|  | <b>First-Year</b> |       | <b>Renewal Years 2-20</b> | <b>Renewal Years 21+</b> |                   |
| Critical Life SafeGuard (20 year term)<br>aka Term Life SafeGuard including riders | 80%               |       | 5%                        | 0%                       | ACT               |
| Product  | First-Year        |       | Renewal Years             |                          | Commission Method |
|  | Issue Age         | 18-59 | 60-64                     | 18-59                    | 60-64             |
| <b>ACCIDENT PRODUCTS - GRIC</b>  |                   |       |                           |                          |                   |
| Accident SafeGuard Premier (all states except FL and OH)                           | 40%               | 8%    | 8%                        |                          | ACT               |
| Accident SafeGuard Premier (FL, OH)  | 35%               | 4%    | 4%                        |                          | ACT               |
| Accident SafeGuard (all states except FL, KY, OH, SC, SD)                          | 35%               | 8%    | 8%                        |                          | ACT               |
| Accident SafeGuard (FL, KY, OH, SC)  | 30%               | 4%    | 4%                        |                          | ACT               |
| Accident SafeGuard (SD)  | 10%               | 4%    | 4%                        |                          | ACT               |
| Accident ProGap, ProGuard, ExpenseGuard including riders                           | 30%               |       | 8%                        |                          | ACT               |

**Commission Method**

The commissionable premium used to calculate the commissions varies depending on the plan type and what type of commissionable premium is used with that particular plan, as outlined on the Schedule. We use the following classifications of commissionable premium.

**ACT** - Actual commissionable premium is based on the actual amount of premium credited to the policyholder or certificate holder's account.

**DEN** - Commissionable premium at the time of issuance is the initial premium for the plan or rider. Thereafter, commissionable premium is the initial commissionable premium adjusted to reflect subsequent changes in plan or rider benefits, family status, or residence.

**VIP** - The commission rate for the VIP (Variable Incentive Plan) varies depending on the number of policies sold by You. The number of policies referenced in the Schedule as "Policies," upon which commissions may be dependent, is equal to the total number of policies or certificates that were issued during the preceding 12 calendar month period as measured on the last day of the previous month and for which you were Producer of Record. This number will be recalculated each calendar month to include only the preceding 12 calendar months. Then, using the table, the rate that corresponds to the number of policies will be applied to all issued policies and certificates for which commissions are payable to You under this Contract. This count includes all medical, dental, vision and other ancillary GRIC policies or certificates issued. The count excludes Marketplace Exchange Medical plans, withdrawn plans, GRIC replacement policies, all riders, and policies or certificates issued through the Gethealthinsurance.Com Agency Contract (IAIC Carrier).

**PMPM – Per Member Per Month** – PMPM count means the actively enrolled members for a policy. The PMPM count is calculated at the time of issue. When member enrollment changes occur, the PMPM count is recalculated. The new PMPM count is applied to premiums received by us after we make the enrollment change.

**MA – Modified Actual** – Modified Actual commissionable premium at the time of issuance is the initial premium including any tobacco rating for the policy or certificate, adjusted to exclude premium attributable to underwriting rate-ups. Thereafter, Modified Actual commissionable premium is the initial commissionable premium adjusted to reflect subsequent changes in plan benefits, family status and residence of the policy or certificate.

**N/A – Not Applicable**

**Miscellaneous**

All policies or certificates are considered to have "renewed" as of the 13<sup>th</sup> consecutive month coverage is in force. Renewal commissions and overrides are payable only while the plan remains in force.

Some or all of Our Insurance Products may be marketed pursuant to agreements between us and various associations for the purpose of making the policies available to members of such associations. Consequently, in addition to the duties imposed on You under this Contract, You may be responsible for taking policy applications for membership in such associations, collecting the initial membership dues, along with policy applications and initial premium to us. Amounts remitted for dues shall be separate from amounts remitted for premium, and shall in no way be included in the amount of commissionable premium used to determine the commission and/or overrides payable under this Contract.

Plan issuance and administration (including calculation and remittance of commission and/or override) may be performed by other UnitedHealthcare companies or contracted designees.

This Commission Schedule may have products for multiple insurance carriers. You must be appointed with each carrier before you may market that carrier's products.

If Commission Rates are not shown on the Schedule, commission rates are determined by the Company.

Products not shown on E-Store may be compensated at a lower rate.

**Carrier Descriptions**

**GRIC** – Golden Rule Insurance Company

**OHI** – Oxford Health Insurance, Inc.