**Agent Compensation Disclosure**

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The Consolidated Appropriations Act (CAA) requires health insurance agents to disclose compensation and indirect compensation earned on health plans to plan fiduciaries, for contracts entered into or renewed on, or after, December 27, 2021. In accordance with the law, this compensation disclosure is being provided by the insurance agent to the plan fiduciary, in advance of the contract or arrangement being entered into, extended, or renewed. The following constitutes disclosure of direct and indirect compensation the company will receive or reasonably expects to receive in connection with the below-referenced services.

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| --- | --- |
| **Employer/Group Name** | **Agent Name** |
| **Employer/Group Address** | **Agency Name** |

Description of the services provided to your business/group for your group health plan:

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I, the insurance agent/agency (or my affiliates) \_\_\_ DO \_\_\_ DO NOT expect to provide services to the health plan as a fiduciary.

I, the insurance agent/agency, reasonably expect to receive compensation for the placement of the below health plans in the form of either a per employee per month (“PEPM”) fee or a commission paid by the carrier or vendor, in the amount indicated below:

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| --- | --- | --- | --- |
| **Carrier Name / Line of Coverage** | **Plan Effective Date** | **PEPM or Standard Commission** | **Indirect Compensation** |
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| **Carrier Name / Line of Coverage** | **Plan Effective Date** | **PEPM or Standard Commission** | **Indirect Compensation** |
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**Other Compensation**

The Agency/Agent may earn additional compensation from any of the above referenced insurers, vendors, or other third parties that cannot be calculated as of the time this disclosure is made to you, or prior to the date the Company’s executed, extended, or renewed contract with you is effective. For example, The Agency/Agent may receive additional compensation contingent upon certain conditions being met, including, but not limited to, profitability, growth, churn/retention, or the volume of services provided. Compensation may be in the form of additional commissions, bonuses or benefits (“compensation”). Furthermore, the Agency/Agent may receive corporate sponsorships for webinars, training or other programming we provide for you and other clients, or for our own internal trainings. Whether we receive any of the above referenced compensation, or how much that compensation may be, cannot be discerned at this time.