

MEDICA AGENCY PARTNER

2024 GOVERNMENT PROGRAMS COMPENSATION ADDENDUM

NOTE: Compensation amounts are determined based on the effective year of the Benefit Contract. Benefit Contracts written prior to the effective date of this Addendum shall be paid at the Compensation levels in effect as of the date the Benefit Contract.

1. MEDICARE COST AND MEDICARE ADVANTAGE PRODUCTS

Initial year – Amount and Agency Broker Service Fee (BSF) paid annually per Benefit Contract.

Tier	Amount	Agency BSF
Street	\$611	N/A
Street +	\$611	N/A
Preferred	\$611	\$50
Preferred +	\$611	\$100

Renewal year(s) – Amount paid per Benefit Contract per month, BSF paid per Benefit Contract annually.

Tier	Amount	Agency BSF
Street	\$25.08	N/A
Street +	\$25.08	N/A
Preferred	\$25.08	\$20
Preferred +	\$25.08	\$30

MAP Criteria:

Tier	Book Size	Quarterly Growth Rate	Quarterly Retention Rate
Street	0 – 100	N/A	N/A
Street +	101 – 250	2%	93%
Preferred	251 – 500	2%	93%
Preferred +	Greater than 500	2%	93%

All criteria must be met in order to move to a higher level.

Book = Medical Membership in MAPD, COST, Medicare Supplement Products

Book size and growth rates are determined by Medica from time to time in its reasonable discretion

2. MEDICARE SUPPLEMENTAL PRODUCTS

Medicare Supplement – MN – Effective 4/1/2018 – 3/31/2021

Open Enrollment & Guaranteed Issue

Paid per policy per month

Tier	Year	Amount	Year	Amount
Agent	Year 1 – 5	\$17.00	Years 6 – beyond	\$8.50

Medicare Supplement – MN – Effective 4/01/2021 Open Enrollment

(Turning 65) & Underwritten Policies Paid per policy per month

Tier	Year	Amount	Year	Amount
Agent	Year 1 – 6	\$30.00	Years 7 – 10	\$8.50

Medicare Supplement – MN – Effective 4/01/2021 – 3/31/2023

Guaranteed Issue / Disabled < Age 65

Paid per policy per month

Tier	Year	Amount	Year	Amount
Agent	Year 1 – 6	\$15.00	Years 7 – 10	\$8.50

Medicare Supplement – MN – Effective 4/01/2023

Open Enrollment (Turning 65) & Underwritten Policies

Paid per policy per month

Tier	Year	Amount	Year	Amount
Agent	Year 1 – 6	\$17.00	Years 7 – 10	\$8.50

Medicare Supplement – MN – Effective 4/01/2023

Guaranteed Issue / Disabled < Age 65

Paid per policy per month

Tier	Year	Amount	Year	Amount
Agent	Year 1 – 6	\$8.50	Years 7 – 10	\$8.50

Medicare Supplement – IA, ND, NE, SD – Effective with applications dated 5/1/2022 and later

Open Enrollment (Turning 65) & Underwritten Policies

Plan Types: A, G, N, F

Tier	Year	Ages 65+	Year	Ages 65-80
Agent	Year 1 – 6	\$20	Year 7 +	\$3

Guaranteed Issue Paid once per year

Tier	Year	Ages 65+	Year	Ages 65+
Agent	Year 1 – 6	\$9	N/A	N/A

SD Attained Aged Commission Rates (<65 years old) Paid on 100% of original premium per policy per month Plan Types: A, G, F, N

Tier	Year	<Age 65	Ages 81+	Year	Ages 65-80	Ages 81+
Agent	Year 1 – 6	\$9	N/A	N/A	N/A	N/A

Note:

- Internal Company Replacement: Commission on the new Internal Company replacement policy will be calculated using the premium and commission schedule of the new policy and the policy year of the original policy that is being replaced. If the agent of record changes from the original policy being replaced, the commissions on the new policy are payable to the original agent of record.

3. GROUP MEDICARE PRODUCTS

Agent comp amount paid per Benefit Contract per month.

Agency BSF is paid annually and is a one-time payment per new Benefit Contract; no BSF amount paid for renewals. Legacy rates do not apply for Group Medicare Products.

Tier	Agent Comp	Agency BSF
Street	\$22	N/A
Street +	\$22	N/A
Preferred	\$22	\$50
Preferred +	\$22	\$100

4. 2024 INDIVIDUAL AND FAMILY BUSINESS COMPENSATION ADDENDUM

State rates are defined by where the policy was initially established. Legacy rates do not apply for Individual and Family Business products.

Medica Plans (Excluding WellFirst by Medica Plans):

All amounts paid per member per month up to 5 members per Benefit Contract

Tier	AZ/IA/OK	MN/ND/WI	NE	KS
All (new and renewal)	\$18	\$15	\$20	\$21
MO				
Counties: Caldwell, Cass, Clay, Clinton, Davies, Dekalb, Grundy, Henry, Jackson, Johnson, Lafayette, Livingston, Platte, Boone, Callaway, Camden, Cole, Cooper, Howard, Miller, Moniteau, Morgan, Osage, Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Franklin, Greene, Hickory, Howell, Jasper, Jefferson, Laclede, Lawrence, Lincoln, McDonald, Newton, Ozark, Polk, St. Charles, Saint Clair, St. Louis City, St. Louis County, Stone, Taney, Texas, Verdon, Warren, Webster, Wright				
\$21				

WellFirst by Medica Plans:

All amounts paid per member per month

Tier	IL	MO
		Counties: St. Charles, St. Louis City, St. Louis County, Warrenton
All (new and renewal)	\$18	\$18