

SCHEDULE I

INDIVIDUAL AGENT COMMISSIONS – Effective January 1, 2026

AGENT COMMISSION SCHEDULE

Member Type		
	HMO members	PPO members
New-to-Blue (year 1)	5.5%	4%
Retention (years 2+)	3%	2%

Guidelines and information

- Commission amounts are determined based on the total commissionable premium, which is the sum of the premium paid by the insured plus any advanced premium tax credits paid by the federal government minus federal and state taxes and fees. The commissionable premium will adjust anytime a change is made to the policy that affects the total premium, for example, the addition of dependents, rate adjustments or coverage changes.
- Commissions will be paid monthly in the commission cycle following the payment by the insured. In the event that advanced premium tax credits cover the insured's full premium amount, commissions will be paid as if a premium payment was received from the insured in that month.
- Producing agent must remain in good standing with Blue Cross and BCN and as the agent of record to receive initial and renewal commissions. "Good standing" is defined as maintaining an active sales license, being appointed by Blue Cross and BCN, and completing product training for Blue Cross and BCN plans. Commissions will cease upon the death of producing agent or when the contract is cancelled due to nonpayment or customer request.
- In order to be compensated for enrollments on the Federal Health Insurance Marketplace, producing agent must complete the training and testing requirements necessary to be registered to sell on the Marketplace.
- Producing agent is responsible for understanding and complying with all state and federal requirements, including those applicable to all sales materials; and remaining informed of all Blue Cross and BCN individual products' rules and regulations provided to them by Blue Cross and BCN.
- Commission schedules and payment intervals are subject to change at the sole discretion of Blue Cross and BCN.
- Commissions paid in error or overpayments by Blue Cross and BCN to producing agent must be repaid to Blue Cross and BCN or will be deducted from producing agent's future commission payments.

New to Blue retention guidelines and information

- Agent must be certified by the Marketplace prior to the sale or engagement of any qualified health plan enrollment. If the agent is found not to be Marketplace certified by the receipt date of the qualified health plan application, that agent will not be eligible for commission payments on affected enrollments for the calendar year.
- Agent must be appointed by Blue Cross and BCN.
- For retention business, Agent must actively facilitate the member's enrollment to maintain agent of record status and be paid renewal commissions.
- Agent may reassign business to another agent in the cases listed below. However, if the agent does not actively request his or her business reassignment, Agent Administration will facilitate the reassignment upon notification of:
 - Agent retirement
 - Agent passing away
 - Agent leaving an agency
 - Agent moving to a non-agent role in the agency or changing role within the agency
- New to Blue enrollment is defined as a CONTRACT written during the Open Enrollment Period and has not been in effect with any Blues individual plan for at least 3-months prior to the effective date of the most current enrollment.
- For new to Blue enrollment, Agent must actively facilitate the member's enrollment to obtain agent of record status and be paid new to Blue commissions.
- New to Blue enrollments written during OEP are paid at Year 1 pay levels for 12 consecutive months.
- Example: Agent X enrolls New to Blue member during the Open Enrollment Period for a January 1, 2026, start date. That CONTRACT will continue to pay Agent X at 5.5 percent/4 percent until the end of the 2026 plan year assuming the contract remains active. Effective January 1, 2027 the contract would drop to a 3 percent/2 percent retention payout from that date forward.
- Retention contracts are considered a contract that was written during the Open Enrollment Period and renewed the following Open Enrollment Period with no lapse in coverage greater than 3 consecutive months.

BLUE DENTAL AND BLUE VISION

The following chart outlines the Blue Dental and Blue Vision product commission schedule effective Jan. 1, 2026:

Year	Commission
Years 1 and 2	8%
Year 3	6%
Year 4	4%
Years 5+	2%

Guidelines and information

- Commission payments for Blue Dental or Blue Vision products will continue to be paid in 2026 based on the original start date of the contract.
- Commissions do not apply to pediatric-only dental and vision benefits embedded in or packaged with medical plans.
- Commissions paid in error or overpayments by Blue Cross and BCN to producing agent must be repaid to Blue Cross and BCN or will be deducted from producing agent's future commission payments.