BROKER COMMISSIONS AND REWARDS | CALIFORNIA

Kick-start the season with a small group broker bonus



Increase your earning potential with our bonus program.

For all new small groups sold to effective December 1, 2021 through January 1, 2022, take home a **$100 bonus** per enrolled subscriber. This bonus is payable for new small groups written through any sales channel – direct, General Agency, CaliforniaChoice®, and Covered California for Small Business.

- **Example 1 –** If you sell a new group with 61 employees and enroll 50 subscribers with Kaiser Permanente, that's a bonus of $5,000.

  50 enrolled subscribers x $100 = **$5,000**

- **Example 2 –** If you sell a new group with 10 employees and enroll 9 subscribers with Kaiser Permanente, that's a bonus of $900.

  9 enrolled subscribers x $100 = **$900**

For more information about our rewards program, visit **account.kp.org** or contact your Kaiser Permanente representative.

Combine bonuses to maximize your income

This bonus is on top of your regular commission and standard broker reward programs such as the Total Replacement and Group Production rewards.[1,2]

Contact your Kaiser Permanente representative as other bonus promotions may apply.

Please see the next page for bonus rules and conditions.

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Bonus rules and conditions

- Groups that leave or break away from exchanges (such as CaliforniaChoice or Covered California for Small Business), associations, trust funds, unions, or professional employer organizations where Kaiser Permanente is offered, and select Kaiser Permanente as the carrier of choice aren't eligible for the broker bonus.
- All licensed and appointed Kaiser Permanente brokers that sell policies to groups in California are eligible. Groups must be in California, but brokers can be located anywhere, provided the broker is licensed and appointed by Kaiser Permanente in California.
- This bonus program is for December 1, 2021 through January 1, 2022 effective groups only and can be combined with additional broker bonus programs mentioned.[1,2] This program doesn't affect commission payments.
- Bonuses and rewards are in addition to your regular sales commission and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- This bonus is only for new groups, which are groups Kaiser Permanente hasn't had a contract with in the previous 6 months.
- Participating brokers must be in good standing and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- To receive bonus and reward payments, you must be the broker of record on the effective date the group qualifies for the reward.
- If a group terminates within 90 days of its effective date, the reward will be rescinded.
- For group rewards, new members are those who have the same effective date as the date the group qualifies for the reward.
- Brokers and consultants shall disclose to their clients all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- The maximum reward payment for all rewards combined is $50,000 per group.
- Groups split among brokers for commission purposes will be considered split for group rewards at the same ratio as commissions.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- Bonus and reward programs are subject to change at any time.

1. The Total Replacement reward is only available for each qualifying total replacement group sale made directly with Kaiser Permanente in which Kaiser Permanente is the only employer-sponsored group health plan for all eligible subscribers. Sales not made directly with Kaiser Permanente aren't eligible for this reward. Please visit **account.kp.org** for the complete terms and conditions of the Total Replacement reward program. **2.** The Group Production reward is a one-time payment for new group member sales written directly with Kaiser Permanente, CaliforniaChoice, or Covered California for Small Business. You'll earn a $1,000 reward when the first 25 new members are enrolled. For every member enrolled after the first 25, you'll earn $25 per member. The enrolled subscriber and each dependent count as members. Please visit **account.kp.org** for the complete terms and conditions of the Group Production reward program.