



2020 Commission Schedule

Cigna + Oscar Small Group

The following Commission Schedule shall apply to Cigna + Oscar Small Group Market policies in effect beginning January 1, 2020 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, "Initial Term" shall include the months of the first contract year that the applicable coverage is in effect, up to and including the last day of the first contract year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations.

To the extent that a Producer earns a commission as set forth in the applicable Appointed Producer Agreement, the commission amount shall be as follows.

Cigna + Oscar Small Group Plans:

Broker Commissions

State	Initial Term Rate	Renewal Term Rate
CA	5% of premium	5% of premium
GA	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$5 PEPM 4-50 EEs: \$35 PEPM
TN	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$35 PEPM

PEPM = Per employee per month
EE = Enrolled Employees

Learn more at hioscar.com/brokers/cigna

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact an Oscar representative.

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company. Pharmacy benefit management services are provided by Express Scripts, Inc. "Cigna" is a brand name and refers to operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Express Scripts, Inc. © 2020 Oscar Insurance Company. Some content may be provided under license.