

Medicare Advantage Sales Agent Compensation Agreement

Community First Health Plans, Offered through Coverage2Care, LLC (FMO)

Coverage2Care, LLC ("FMO") serves as the Field Marketing Organization for Community First Health Plans ("the Plan") for its Medicare Advantage (MA) benefit plans.

This Compensation Agreement (the "Agreement") is entered into between Coverage2Care, LLC, Community First Health Plans, and the undersigned licensed Sales Agency ("Agency").

1 Eligibility for Commissions

To be eligible for any commission payments, the Agency must:

- Hold a valid Texas Health and Life insurance producer license and be properly appointed with Community First Health Plans in the State of Texas where marketing and sales activities occur.
- Successfully complete all required Medicare Advantage product training, testing, and annual recertification required by the Plan and CMS
- Comply fully with the CMS Medicare Communication and Marketing Guidelines (including Scope of Appointment documentation).
- Receive written "Ready to Sell" (RTS) confirmation from Coverage2Care via email.
- Remain in good standing with all licensing, regulatory, and compliance requirements.
- Renew every year AHIP, Plan Certification for the year and show proof

Failure to satisfy these requirements will result in no commission payments on any enrollments.

2 Compensation Structure – Sales Agency Overrides

The Plan will pay commissions directly to the Agency via ACH/direct deposit (through Gusto payroll) in accordance with Field Marketing Organization (FMO) Agreement between Coverage2Care and Community First Health Plans. Compensation for 2027 is as follows:

- Initial Year Qualified Enrollment: \$694 per enrollment
- Replacement Enrollment: \$347 per enrollment
- Renewal Compensation: \$28.91 per member per month (PMPM)

Initial and replacement commissions will be paid as a lump sum after the effective date and confirmation of at least 60 days of continuous enrollment. Renewal commissions will be paid monthly for as long as the member remains continuously enrolled in the Plan.

Note: These amounts represent the Sales Agent Commission. The Plan separately pays Coverage2Care an Administrative Fee per the master FMO Agreement.

3 Payment Timing and Conditions

- Commissions are payable only on qualified, validated, CMS-approved, active, and fully paid enrollments.
- All payments are subject to the Plan's final determination and CMS confirmation.
- Payments will be issued the month following 60 days of continuous enrollment for initial/replacement enrollments and monthly thereafter for renewals.

4 Chargebacks and Recoupment

Any chargebacks, overpayments, or commissions on enrollments later cancelled, disenrolled, rescinded, or deemed invalid (per CMS rules) will be deducted from the Agent's future earnings. The Plan and FMO reserve the right to recover unearned commissions through offset or direct repayment.

5 Required Documentation

The Agent must submit the following prior to receiving compensation:

- Completed and signed Sales Agent Agreement.

- IRS Form W-9.
- ACH/direct deposit authorization form.
- Proof of current licensing, appointments, and training.

6 Changes to Compensation Schedule

Community First Health Plans and/or Coverage2Care reserve the right to modify the commission schedule at any time in accordance with CMS Fair Market Value guidelines. Changes will be communicated via written amendment and will apply prospectively.

7 Termination

- The Agent may terminate this Agreement at any time upon written notice and will be immediately released.
- Upon termination, the Agent will continue to receive renewal commissions on previously enrolled active members in accordance with Section 2, provided all eligibility and compliance requirements are maintained.
- Coverage2Care or the Plan may terminate this Agreement immediately for cause, including (but not limited to) breach of compliance, violation of CMS rules, fraud, or loss of required licenses.

8 Compliance and Representations

The Agent agrees to:

- Comply with all applicable federal and state laws, CMS regulations, Medicare Marketing Guidelines, and the Plan's Policies and Procedures.
- Indemnify and hold harmless Coverage2Care and Community First Health Plans from any claims, damages, or liabilities arising from the Agent's actions or omissions.

9 Confidentiality and Governing Law

The Agent agrees to maintain the confidentiality of all proprietary information. This Agreement shall be governed by the laws of the State of Texas.

10 Entire Agreement

This Agreement constitutes the entire understanding between the parties regarding compensation and supersedes all prior agreements. It may only be amended in writing signed by all parties.

By signing below, the Agent acknowledges having read, understood, and agreed to all terms and conditions of this Compensation Agreement (and the terms of the master FMO Agreement).

AGENT SIGNATURE

DATE

PRINTED NAME

COVERAGE2CARE, LLC

DATE

PRINTED NAME

IN PARTNERSHIP WITH

COMMUNITY FIRST
HEALTH PLANS

COVERAGE2CARE, LLC • MEDICARE ADVANTAGE SALES AGENT COMPENSATION AGREEMENT