

**EXHIBIT A
TO
PRODUCER AGREEMENT**

**Rocky Mountain Health Maintenance Organization, Inc.
Producer Commission Schedule**

Effective January 1, 2019

GROUP BUSINESS

For the purposes of this Exhibit A, the terms Small Employer and Large Employer shall have the meanings set forth below:

- Small Employer shall mean a Group consisting of 1 to 100 eligible employees.
- Large Employer shall mean a Group consisting of over 100 eligible employees.

COMMISSIONS:

Small Employer Group Business

Small Group	\$24 per subscriber	Paid monthly
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Large Employer Group Business*

Large Group	\$15 per subscriber	Paid monthly
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*At Rocky Mountain's discretion, other negotiated commission rates for Large Groups will be considered.

Commission is based on 100% of billed premium received. If Group does not pay in full the premiums billed, the commission payment will be reduced pro rata based upon the percentage of premium actually paid.

BONUSES:

New Business Bonus for Small Groups

(Across all Small Groups for which the Producer is the producer of record)

RMHP will award a bonus to brokers with higher volumes of cases with up to 100 employees. Brokers having the required minimum number of enrolled medical subscribers in eligible cases on the last day of the calendar quarter and who meet minimum net growth requirements will qualify for a bonus. The bonus is paid as an amount per subscriber determined by the number of enrolled subscribers in eligible cases on the last day of the calendar quarter according to the following table:

Bonus Payment Table — Initial Bonus Paid per New Enrolled Employee per Calendar Quarter

Broker Small Group Subscriber Enrollment	Per Subscriber New Group Bonus Groups with 1 to 50 Enrolled Subscribers	Per Subscriber New Group Bonus Groups with 51 to 100 Enrolled Subscribers
100 to 249 enrolled subscribers	\$7.00	\$1.00
250 to 499 enrolled subscribers	\$10.00	\$2.00
500 to 999 enrolled subscribers	\$16.00	\$3.00
1000 to 1499 enrolled subscribers	\$21.00	\$4.00
1,500 or more enrolled subscribers	\$30.00	\$6.00

Eligible cases are fully insured medical Groups with up to 100 eligible employees that are active on the last day of the calendar quarter. Enrolled subscriber counts used to determine group size and payment amounts are RMHP’s actual counts for eligible Groups on the last day of the calendar quarter. Only agents permanently located in Colorado are eligible for this bonus.

Bonus reduction if new cases are written through General Agents: If an eligible agent has any new business with an effective date during the current calendar quarter where an override is paid to a general agent, the bonus paid to the agent for that quarter will be multiplied by a factor of 0.75, resulting in a 25% reduction in the bonus payable. This factor will be applied in addition to the other modifying factors that apply to the Quarterly Medical Bonus.

Net growth: The bonus received will be modified by a factor determined by the change in the number of enrolled medical subscribers eligible for the Quarterly Medical Bonus program from the same calendar quarter in the prior year, according to the following table:

Net Change Percent	Net Growth Factor
115% or more	1.3
105% to 114.90%	1.2
101.00% to 104.9%	1.1
90.0% to 100%	1.0
Under 90%	No bonus

Growth Factor: The percentages in the left-hand column of the net change table above are the total of the enrolled subscribers in eligible medical cases at the end of the current quarter divided by the same count at the end of the same calendar quarter in the prior year, rounded to the nearest one-tenth of one percent. The prior year count of eligible cases will include Groups that were active with Rocky Mountain in the prior year.

New Business Bonus for Large Groups

Bonuses for Large Groups will be determined by Rocky Mountain in its sole discretion.

Producer Commission Schedule

INDIVIDUAL BUSINESS

New Business 2019 Commission Schedule Based on Annual Sales			Renewal Commission Schedule	
<i>Annual Sales</i>	<i>Commission (per Application)</i>		<i>Commission (per Application)</i>	
	Single	Family	Single	Family
50 or more applications	\$25	\$50	\$16	\$25
10 – 49 applications	\$21	\$42		
1 – 9 applications	\$18	\$36		

1. “Annual Sales” means the number of new applications for an individual/family Rocky Mountain health plan placed directly or through the Exchange with effective dates during the preceding calendar year for which Producer/Agent is the producer of record. Commission tiers will be determined annually by Rocky Mountain based on the number of new applications placed with Rocky Mountain directly or through the Exchange during the prior calendar year.

2. Annual Sales are based on the number of new applications placed with Rocky Mountain directly or through the Exchange, regardless of the number of members enrolled per application.

**UnitedHealthcare Insurance Company (UHIC)
Producer Commission Schedule**

BUNDLED DENTAL AND VISION PLAN BUSINESS

Small and Large Employer Group Bundled Dental Plan Business

Small Group (Group size 2-50)	10% of monthly premium	Paid monthly
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Large Group (Group size more than 50)	10% of monthly premium	Paid monthly
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Small and Large Employer Group Bundled Vision Plan Business

Small Group (Group size 2-100)	10% of monthly premium	Paid monthly
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Large Group (Group size more than 100)	10% of monthly premium	Paid monthly
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Commission is based on 100% of billed premium received. If Group does not pay in full the premiums billed, no commission shall be paid unless and until such time as the Group pays in full the premiums billed.
