

EXHIBIT A**Commercial Sales Table of Commission Rates**

Presbyterian shall pay Commissions to Producer and consultants on medical premiums paid to the company in accordance with the tables below. No Commissions will be paid on any individual or group contract for which premium has not been rated to include Commission or compensation.

All Commissions will be paid by the end of each month for premiums received by the 15th day of that month. Commissions on premiums received after the 15th of the month will be paid the following month. This applies to first year and renewals.

Effective 01/01/2023**Individual Plan and Small Group Commission Structure**

Tier	Member Threshold*	Individual Plans and groups 2-50 members
President	400+	6% of premium
Executive	100 to 399	5% of premium
Partner	2 to 99	4% of premium

Groups 51+ will continue to be a negotiable percentage

*Member threshold includes all members with PHP or PIC (Medicare, Individual, Small Group and Large Group).

Tier level is reviewed annually. The tier level will be applied to a Producer's Individual Plan and Small Group commission the month following notification.

EXHIBIT B

Presbyterian Medicare Advantage Programs

This Exhibit B has been prepared in order to comply with the requirements and associated rules, regulations and guidance issued by CMS.

Training

Medicare Advantage regulations provide that for agents to solicit individuals to enroll in Presbyterian's Medicare Advantage Programs they must:

- Be licensed and appointed
- Be trained and tested annually
- Achieve an 85% or higher on agent testing

Presbyterian has determined that those agents meeting these qualifications will be referred to as "Select Agents." Presbyterian's approved method of annual Medicare Advantage training is obtaining certification from America's Health Insurance Plans (AHIP) or Gorman Health Group. A copy of the training certificate from either organization must be submitted to Presbyterian prior to receiving approval as a Select Agent. All product specific training will be provided directly through Presbyterian annually. Select Agents will be required to complete product specific training prior to soliciting Presbyterian Medicare Advantage plans. Agents that do not pass the required product specific test with a score of at least 85% will have three additional opportunities to re-take and pass the test with a passing score. Agents that do not pass the test with the required minimum score within four attempts will not be granted an additional opportunity without a Sales Director's written approval.

Agents that do not complete the required training and pass the test will not be approved to solicit Presbyterian's Medicare Advantage Programs and will not be eligible for and will not receive any compensation from Presbyterian for either new or existing members enrolled in Presbyterian Medicare Advantage Programs.

Compensation Structure

Compensation is paid based on either Initial year or Renewal years as determined by CMS compensation requirements. Payments are calculated based on the January through December enrollment year. Payments are not based on enrollment years (rolling basis) other than January through December. For example, if a beneficiary's enrollment is effective on September 1, then the initial year for that beneficiary ends on December 31, even though the beneficiary has only been in the plan for four months. In January of the next year, Presbyterian would begin paying renewal compensation to the Select Agent.

Compensation will be paid for the following Presbyterian Medicare Advantage Plans:

- Presbyterian UltraFlex (HMO-POS)
- Presbyterian Senior Care HMO Plan 1, Plan 2 with Rx and Plan 3 with Rx
- Presbyterian MediCare PPO Plan 1 and Plan 2 with Rx
- Presbyterian Dual Plus (HMO D-SNP) (PBP 004) *non-commission counties include Chaves, Curry, Quay, Roosevelt, San Juan
- Presbyterian Senior Care Employer Group Plan 4 (HMO-POS)

Initial Year Compensation

- The initial year compensation amount for enrollments will be paid based on the CMS fair market value (FMV) cut-off amounts published annually by CMS.
- The initial year compensation will be paid in full and not pro-rated. No other commission payment will be paid for the remainder of the calendar year. This initial year cycle will only be paid for enrollments which CMS has identified as “initial year.”
- When a member disenrolls during the initial compensation year PHP or PIC will recoup the compensation paid to the Select Agent for the total number of months that the member was not on the plan.

Renewal Year Compensation

- The renewal year compensation amount will be paid based at an amount that is 50 percent of the FMV published annually by CMS.
- Renewal year’s compensation begins January 1, or the month in which the member’s enrollment becomes effective whichever comes first.
- Renewal compensation will be advanced for the months remaining in the year for new enrollments with Presbyterian. When a member disenrolls prior to the end of the compensation year PHP or PIC will recoup the compensation paid to the Select Agent for the total number of months the member was not on the plan.
- Renewal compensation will be paid as long as the member remains on Presbyterian.

Rapid Disenrollment

Pursuant to Medicare Advantage regulations Presbyterian will recover compensation paid when members disenroll within the first three months of enrollment. Select Agent agrees that if Presbyterian pays compensation to a Select Agent and subsequently discovers that the member was not enrolled for the required three month minimum, Presbyterian will be entitled to automatically recover all compensation that was paid to the Select Agent for such members and is expressly authorized by Producer to offset such amounts against any and all amounts otherwise owed by Presbyterian to Select Agent.

Referral Program

The Referral Program will allow all Presbyterian appointed Producers to receive a payment of \$100 for referring a qualified Medicare Advantage beneficiary to Presbyterian for enrollment in one of Presbyterian’s Medicare Advantage plans. Producer’s using the Referral Program do not need to receive the required annual Medicare Advantage training. If an enrollment request is NOT approved by CMS or the member disenrolls before being on the plan three months, the Referral Fee will be charged back on future commissions. Refer to the Presbyterian Medicare Advantage Plans Broker Referral Program document for full details of the program.

Marketing

Any marketing to be carried out by a Select Agent must be done in accordance with all applicable Medicare Advantage and/or Part D laws, CMS regulations, including CMS marketing guidelines, and all Federal health care laws (including civil monetary penalty laws). Select Agent will obtain from Presbyterian all appropriate marketing and enrollment materials. All information will be approved in advance by Presbyterian and CMS and may not be altered. Select Agents are required to provide each enrollee with CMS approved marketing materials. It is the Select Agents responsibility to ensure the enrollee/authorized representative have a clear and thorough understanding of the covered benefits and how to access care as well as how to get assistance from the Presbyterian Customer Service

Center.

Third Party Marketing Organizations Requirements (TPMO)

All Producers and Select Agents are classified by CMS as TPMOs. All Producers and Select Agents must comply with all TPMO CMS regulatory requirements including, but not limited to, the following:

- Discloses to Presbyterian any subcontracted relationships used for marketing, lead generation and enrollment
- Records all calls with beneficiaries in their entirety, including the enrollment process
- Reports to Presbyterian monthly any staff disciplinary actions or violations of any requirements that apply to Presbyterian's Medicare Advantage plans associated with beneficiary interaction to the plan
- Uses the TPMO disclaimer as required under § 422.2267(e)(41)
- When conducting lead generating activities, either directly or indirectly for Presbyterian Medicare Advantage plans, must, when applicable:
 - (i) Disclose to the beneficiary that his or her information will be provided to a licensed agent for future contact. This disclosure must be provided as follows:
 - (a) Verbally when communicating with a beneficiary through telephone
 - (b) In writing when communicating with a beneficiary through mail or other paper
 - (c) Electronically when communicating with a beneficiary through email, online chat, or other electronic messaging platform
 - (ii) Disclose to the beneficiary that he or she is being transferred to a licensed agent who can enroll him or her into a new plan

Scope of Appointment

A Scope of Appointment (SOA) is required for all one-on-one appointments, regardless of venue (i.e., home, telephone). During these appointments, discussions may only concern previously agreed upon products documented in the SOA, and may only market health-related products, and not, for example, annuities or life insurance.

Producer is required to either submit SOA form with the enrollment form or agree to maintain a copy for 10 years. The SOA form must be made available upon request. Presbyterian Compliance conducts audits of SOA forms and will require Producers to provide a copy of the SOA within five business days of the request. Non-compliance of the SOA requirements will result in corrective action that may include charge back of commissions paid and termination of appointment.

Retention of Members

Producer will use best efforts to retain members. Agent will notify Presbyterian of any complaints received by member.

Captive Select Agents

At its discretion, Presbyterian can appoint any Select Agent to a Captive Select Agent status. A Captive Select Agent agrees to only sell Presbyterian Medicare Advantage plans.

Agent of Record

Presbyterian will accept Agent of Record (AOR) changes for existing Presbyterian Medicare Advantage (HMO, POS, PPO and D-SNP-004) plan members who have not previously assigned an AOR. Commission will start the following month for AOR changes accepted. Presbyterian will pay

Producers the CMS Fair Market Value (FMV) renewal commission.

The following guidelines must be met for a Producer to be assigned as AOR:

- Training requirements must be completed prior to accepting an AOR.
- In order for Producers be a resource for our members, it is important that Producer are knowledgeable about Presbyterian's Medicare Advantage plans and that they are actively marketing them.
- AOR changes will only be accepted for members that were not enrolled through a Producer.

Code of Ethics

Each individual who represents Presbyterian, in any capacity, must subscribe to the Presbyterian Code of Ethics, all CMS regulations and any applicable laws.

All existing compensation structures and programs are hereby eliminated and replaced with this Exhibit B. Select Agent hereby understands and agrees that agent shall not be entitled to any commissions or other compensation, either pecuniary or non-pecuniary, from Presbyterian except as expressly provided herein. Agent acknowledges that Presbyterian may, at any time, implement a new method of calculating or paying agent compensation.

Presbyterian Medicare Advantage plans include Presbyterian Senior Care (HMO) / (HMO-POS), Presbyterian Dual Plus (HMO D-SNP), Presbyterian MediCare PPO and Presbyterian UltraFlex (HMO-POS).

Presbyterian complies with civil rights laws and does not discriminate on the basis of protected status including but not limited to race, color, national origin, age, disability, or sexual orientation or gender expression. If you need language assistance, services are available at no cost. Call (505) 923-5420, 1-855-592-7737 (TTY: 711).

ATENCIÓN: Si usted prefiere hablar en español, están a su disposición servicios gratuitos de ayuda lingüística. Llame al (505) 923-5420, 1-855-592-7737 (TTY: 711).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłłnih (505) 923-5420, 1-855-592-7737 (TTY: 711).

For more information, visit <https://www.phs.org/nondiscrimination>.