



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 the Centers for Medicare & Medicaid Services (CMS).

Training

Medicare regulations provide that in order for Agents to solicit individuals to enroll in Presbyterian's Medicare 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 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 one opportunity to re-take and pass the test with a passing score. Agents that do not pass the test with the required minimum score on their second try will not be given another opportunity to take the test until the following year.

Agents that do not complete the required training and pass the test will not be approved to solicit Presbyterian's Medicare 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 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 (4) 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 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
- Presbyterian Senior Care HMO-POS Employer Group Plan 4

Initial Year Compensation

- The initial year compensation amount for enrollments effective in 2020 will be \$510. Subsequent initial year compensation will be paid based on the CMS fair market value (FMV) cut-off amounts published annually by CMS.

Renewal Year Compensation

- The renewal year compensation amount in 2020 will be \$21.25 per member per month. Subsequent renewal year compensation will be paid based at an amount that is fifty (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 regulations Presbyterian will recover compensation paid when members disenroll within the first (3) 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 (3) 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 Agent 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 brokers to receive a payment of \$100 for referring a qualified Medicare beneficiary to Presbyterian for enrollment in one of our Medicare Advantage plans. Brokers using the Referral Program do not need to receive the required annual Medicare training. If an enrollment request is NOT approved by CMS or the member disenrolls before being on the plan (3) 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, Centers for Medicare and Medicaid Services (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 Presbyterian Customer Service.

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 5 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

Agent 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 plans.

Agent of Record

Presbyterian does not accept Agent of Record letters for members enrolled in any Presbyterian Medicare Advantage Plan.

Code of Ethics

Each individual who represents Presbyterian, in any capacity must subscribe to the Presbyterian Code of Ethics, all Centers for Medicare & Medicaid Services (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.