

2023 commissions

Cigna + Oscar Small Group

The following Commission Schedule shall apply to Cigna + Oscar Small Group Market policies in effect beginning January 1, 2023 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.

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
CT	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM	1-2 EEs: \$10 PEPM 3-50 EEs: \$40 PEPM
KS	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
IL	1-3 EEs: \$8 PEPM 4-50 EEs: \$40 PEPM	1-3 EEs: \$8 PEPM 4-50 EEs: \$40 PEPM
MO	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM	1-3 EEs: \$10 PEPM 4-50 EEs: \$32 PEPM
PA	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM	1-4 EEs: \$3 PEPM 5-50 EEs: \$41 PEPM

PEPM = Per employee per month
EE = Enrolled Employees

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.