

# 2026 Individual and Family Plan reward

BROKER REWARDS | CALIFORNIA

## A SIMPLIFIED REWARD STRUCTURE

As a broker, you play a valuable role at Kaiser Permanente – and we want to reward you for it. Beginning January 1, 2026, our California broker compensation for individual and family plan (KPIF) sales and renewals will be paid as follows:

### NEW SALES AND RENEWALS: \$14 PER MEMBER PER MONTH

This reward applies to:

- New members who enroll directly with Kaiser Permanente. A new member is defined as not having previous KPIF coverage or having prior coverage with at least a one-day gap in coverage.
- Members who transfer from another Kaiser Permanente plan to a KPIF plan.
- Renewing members on KPIF plans with continuous KPIF coverage.

Compensation will be the same whether members enroll through Covered California or directly with us. You will continue to be compensated monthly as the member remains active.

## TERMS AND CONDITIONS

- Participating agencies and their agents must be in good standing, appointed by Kaiser Permanente, and have a current license on file as of the member's effective date. Participating agencies must have an in-force Kaiser Permanente broker agreement.
- Brokers and consultants are responsible for complying with all legal requirements regarding disclosure of compensation from Kaiser Permanente in the form of commissions, bonuses, and other rewards.
- For eligible sales not made directly with Kaiser Permanente, reporting from the participating agency may delay reward payments.
- This pays on California-enrolled KPIF members.
- Kaiser Permanente and/or its designated representatives retain sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this reward program, and over resolution of any disputes arising from this reward program.
- All compensation, including commissions, bonuses, and rewards, will be reported and disclosed in accordance with Kaiser Permanente policy and applicable law, including Forms 1099 and 5500, and as required by California AB 2589.
- Brokers who fail to meet the provisions of the Individual and Family Plan reward are not eligible for payment.
- Kaiser Permanente reserves the right to modify, amend, or terminate bonus and reward programs at any time, at its sole discretion.
- It is the responsibility of the broker to ensure the accuracy of each monthly reward statement and report any errors to Kaiser Permanente. Kaiser Permanente limits reward adjustments for nonpayment or underpayment to within 6 months from the end date of the applicable plan year or policy effective year.