



2026 NEW SMALL GROUP BONUS

Earn extra from Kaiser Permanente through our new small group bonus

By selling fully insured new small groups with effective dates between January 1, 2026, and January 31, 2027, you'll receive a one-time, monthly bonus based on the number of enrolled subscribers in fully insured new small groups with contract effective dates during each month, in accordance with the following schedules:

Maryland small group bonus

| Monthly number of enrolled subscribers in new small groups Maryland-situs | Bonus payout |
|---|--------------|
| 10-19 enrolled subscribers | \$1,000 |
| 20-39 enrolled subscribers | \$2,000 |
| 40-49 enrolled subscribers | \$4,000 |
| 50 enrolled subscribers | \$5,000 |

Virginia small group bonus

| Monthly number of enrolled subscribers in new small groups Virginia-situs | Bonus payout |
|---|--------------|
| 10-19 enrolled subscribers | \$1,000 |
| 20-39 enrolled subscribers | \$2,000 |
| 40-49 enrolled subscribers | \$4,000 |
| 50 enrolled subscribers | \$5,000 |

Washington, DC, small group bonus

| Monthly number of enrolled subscribers in new small groups DC-situs | Bonus payout |
|---|--------------|
| 10-19 enrolled subscribers | \$1,000 |
| 20-39 enrolled subscribers | \$2,000 |
| 40-49 enrolled subscribers | \$4,000 |
| 50 enrolled subscribers | \$5,000 |

The New Small Group Bonus is calculated separately for each state based on which state the new small group's headquarters physical location (situs) is located.

Brokers must enroll at least 10 enrolled subscribers in new small groups monthly within their situs state to qualify for this bonus within that state.

The New Small Group Bonus will be calculated monthly based on the total number of enrolled subscribers in new small groups within their situs state with contract effective dates in that month.

Example:

Broker sells (3) new small groups with Maryland situs with a contract effective date of January 1, 2026, and a total of 25 enrolled subscribers between the (3) groups. Broker will earn a one-time bonus of \$2,000 for January 2026, paid in April 2026.

Terms and conditions

- The “bonus period” is **January 1, 2026**, through **January 31, 2027**.
- **“New small group”** means a commercial, fully insured group that (1) has 1-50 eligible employees that is classified as a small group in accordance with Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHPMAS), policies; (2) has a contract effective date between January 1, 2026, and January 31, 2027; (3) has not had a contract with KFHPMAS in the 6 months prior to its contract effective date; and (4) has situs located in Maryland, Virginia, or Washington, DC.
- **“Enrolled subscribers”** means employees enrolled in a new small group. Enrolled subscribers must have the same effective date as the new small group’s contract effective date to be included in the bonus calculation.
- Bonus payments will be made within 90 days after the month in which it is calculated.
- Bonus is capped at 50 enrolled subscribers (\$5,000 total bonus payout) per month in each jurisdiction (e.g., Maryland, Virginia, or Washington, DC).
- Level Funded groups are excluded from this bonus program.
- Brokers must be licensed and appointed by KFHPMAS. Payment is contingent upon receipt of all required broker documentation including an executed broker agreement, proof of E&O coverage (if applicable), appropriate marketplace certification(s) and a W-9 form. Broker must be the broker of record at the time of sale and hold the appropriate license and appointment in the jurisdiction in which the group is located at the time of payout.
- KFHPMAS and/or its designated representatives retain sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this bonus program, and over resolution of any disputes arising from this bonus program.
- Brokers are responsible for complying with all legal requirements regarding disclosure of compensation from KFHPMAS in the form of commissions, bonuses, and other rewards.
- All compensation, including commissions, bonuses and rewards will be reported and disclosed in accordance with KFHPMAS policy and applicable law, including Forms 1099 and 5500.
- Brokers who fail to meet the provisions of the KFHPMAS broker agreement are not eligible for payment.
- KFHPMAS reserves the right to modify, amend, or terminate this bonus program at any time, at its sole discretion.

