



STEP UP

NEW SMALL GROUPS WITH OUR DIGITAL GIFT CARD

Increase your rewards for selling a **new small group** when you work with our sales representatives during **finalist meetings**. Earn digital gift cards for growing your business with Kaiser Permanente, now effective from February 1, 2026, through January 31, 2027.

	New Small Groups
STEP 1	For every (2) finalist meetings conducted for new small groups that have the same effective date, you will earn \$250 .
STEP 2	Partner with your Kaiser Permanente sales representative during the finalist meeting and successfully create a new customer to earn \$25 for each enrolled subscriber .

Example

You conduct two finalist meetings with March 1, 2026, effective dates with your Kaiser Permanente sales representative.

You sell one of the new small groups and enroll 11 subscribers.

Your incentive reward is \$250 for completing STEP 1 plus \$275 for completing STEP 2.

Total bonus is \$525.

Terms and conditions

- Brokers must be licensed and appointed by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) and, if applicable, Kaiser Permanente Insurance Company (KPIC). General agents are not eligible for compensation under this bonus program. Payment is contingent upon receipt of all required broker documentation including an executed broker/agent agreement; proof of E&O coverage; appropriate marketplace certification(s) in Maryland, Virginia, and/or the District of Columbia; and a W-9 form.
- For Step 1 (conducting two finalist meetings for new small groups with the same effective date), only (1) finalist meeting will be counted for each group.
- A new small group for which a broker completes Step 1 and/or Step 2 activities must have an effective date that falls within the bonus program effective dates. To qualify for the Step 2 bonus, broker must have completed the finalist meeting for that new small group between February 1, 2026, and January 31, 2027, even if broker did not earn a bonus for Step 1 (e.g., the new small group had an effective date of March 1, 2026, and broker did not complete a finalist meeting for another new small group that had a March 1, 2026 effective date and therefore didn't qualify for the Step 1 bonus).
- "New small group" means a commercial group that has 1–50 eligible employees that has a contract effective date between February 1, 2026, and January 31, 2027, and has not had a contract with KFHP-MAS or KPIC in the 6 months prior to their contract effective date.
- Subscribers must have the same effective date as the new small group's contract effective date to be included in the bonus calculation for Step 2.
- Group size is based on the count of eligible employees in the KFHP-MAS service area listed in the group's census.
- All KFHP-MAS commercial small group products and small group level funded products qualify.
- Bonus is capped at 20 subscribers and \$625 per new small group.
- Step 1 and Step 2 bonuses are paid directly to the broker representative via digital gift cards upon the discretionary approval of sales management and only after the documented approval by agency leadership that the broker representative is eligible to receive the gift card.
- Digital gift cards will be distributed to the broker within 90 days after the group's effective date.
- A broker can only receive one digital gift card per step per group.
- A "finalist meeting" is defined as a presentation where Kaiser Permanente presents to the broker's eligible new client as a finalist for consideration to offer health care coverage. A minimum of one decision maker from the prospective client must be present. The decision maker can include a company owner, C-suite executive, and/or HR benefits manager.
- This program does not affect commission payments; bonus program rewards are paid in addition to scheduled commission payments.
- KFHP-MAS will only pay compensation to brokers who are appropriately licensed and appointed at the time of the sale, and payment, and who are located in the same jurisdiction as the group.
- Brokers and consultants are responsible for complying with all legal requirements regarding disclosure of compensation by KFHP-MAS and KPIC in the form of commissions, bonuses, and other rewards.
- KFHP-MAS reserves the right to modify, amend, or terminate bonus and reward programs at any time, at its sole discretion.
- All compensation, including commissions, bonuses, and rewards, will be reported and disclosed in accordance with KFHP-MAS and KPIC policy and applicable law, including Forms 1099 and 5500.
- KFHP-MAS 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 who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.

