

Exhibit B

2025 Kaiser Permanente Commission Schedule Supplement

This Commission Schedule Supplement sets forth certain commissions to be paid pursuant to the Appointment and Commission Agreement (the "Agreement") entered by Kaiser Foundation Health Plan of Washington ("Kaiser Permanente") and the Producer (Broker/Agent) or Producer Business Entity (Producer). It is incorporated as part of Exhibit B to the Agreement and applies to individual Medicare Advantage business (Medicare Contract #H5050).

2025	Existing KPWA Member		New to KPWA	
	Initial	Renewal	Initial	Renewal
Key	\$611	\$306	\$400	\$200
Vital	\$510	\$255	\$400	\$200
Essential	\$420	\$210	\$400	\$200
Optimal	\$420	\$210	\$400	\$200
Basic	\$420	\$210	N/A	N/A
Anchor	\$611	\$306	N/A	N/A
Harbor	\$539	\$270	N/A	N/A
Centennial	\$611	\$306	N/A	N/A
Columbia	\$450	\$225	N/A	N/A

Existing KPWA Member: Client who had Kaiser Permanente Washington (KPWA) coverage the prior month to the KPWA MA or MAPD enrollment effective date, no matter the line of business. Includes KPWA MA/MAPD plan renewals and plan changes. Example: Client’s prior coverage was –

- KPWA Medicare Advantage, Medicare Supplement, Individual and Family or Employer Group plan.

New to KPWA: Client who did not have Kaiser Permanente Washington (KPWA) coverage the prior month to the KPWA MA or MAPD enrollment effective date, no matter the line of business.

Example: Clients prior coverage was –

- Another carrier’s Medicare Advantage, Prescription Drug Plan, Medicare Supplement, Individual and Family or employer group plan.
- Kaiser Permanente coverage from another KP region.
- Original Medicare

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Initial Compensation: Payment for an initial enrollment year in a MA or MAPD plan type. Paid in full regardless of effective date within 60 days following the end of the month initial premium payment is reconciled. Initial compensation is pro-rated if a beneficiary makes a 'like' or 'unlike' plan change during the initial enrollment year. Compensation depends on Center for Medicare & Medicaid Services (CMS) confirmation of enrollment type and may be paid retroactively.

Renewal Compensation: Payment for enrollment years following the initial enrollment year in the same plan or in different plan that is a LIKE plan type. Prorated for effective dates that occur February through December. Compensation depends on CMS confirmation of enrollment type and may be paid retroactively.

Like plan type means one of the following:

- PDP replaced with another PDP
- MA or MAPD replaced with another MA or MAPD

Unlike plan type means one of the following:

- MA or MAPD plan to a PDP
- PDP to an MA or MAPD plan

Duration of compensation: From initial enrollment until plan renews (in January of each year). Disenrollment within 90 days of initial enrollment or renewal: Commissions will be retrospectively adjusted until all previous payments have been recovered.

Commissions shall be paid to the Producer for as long as the Producer is recognized by the subscriber as the Producer of Record to receive said commissions.

All payments shall be subject to the terms and conditions of the Agreement.

Kaiser Permanente Medicare Advantage plans' producer commissions eligibility rules are listed on the following page.



April Coiteux
Vice President
Marketing, Sales, and Business Development of Kaiser Permanente Washington

All medical plans offered and underwritten by Kaiser Foundation Health Plan of Washington. Medicare Contract #H5050 - KPWA Service Area: 12 Washington counties - Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom and partial counties Grays Harbor and Mason.

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2025 Kaiser Permanente Plans Broker and Agent Commission Eligibility Rules

Be Medicare certified

Every year, appointed brokers and agents must be tested and trained on Medicare rules and regulations and on details specific to the plan products that they sell. Courses must include information about agent and broker requirements; Medicare basics; fraud, waste, and abuse; general compliance training; plan enrollment and disenrollment (Medicare Part C and Part D); beneficiary protections; and Medicare marketing regulations, including requirements for Medicare sales and marketing or educational events. Brokers and agents must take a final exam and achieve a threshold score of 90% or greater for all core-training course tests.

Know our products

CMS also requires annual plan-specific training for producers representing the Kaiser Foundation Health Plan of Washington Medicare Advantage (HMO) plans. This portion of the training includes:

- 2025 Kaiser Permanente Medicare Advantage plan benefits
- Optional supplemental benefits
- Enrollment requirements
- Kaiser Permanente Part D benefits and rules
- Kaiser Permanente plan rules and oversight
- Achievement of a threshold score of 85% or greater on the plan-specific exam

Please see the secure Producer Portal on the Kaiser Permanente producer website or contact us at **1-800-581-8252** to find out more about this requirement.

Additional rules

Length of contract

Subscriber must be enrolled for at least one month in order to be counted toward commissions.

Payment

Commissions will be paid to a producer 60 days following the end of the initial month of enrollment (based on reconciled premiums). The Medicare Advantage premium includes optional supplemental benefit riders (if applicable) and Part D late enrollment penalties (if applicable). The level of commissions paid will depend on CMS-confirmed enrollment type. Subscriber contracts may not be split or shared among 2 or more brokerages.

Licensing requirements

The producer must be licensed in the state of Washington and appointed by Kaiser Foundation Health Plan of Washington or affiliated with an appointed producer.

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Compensation guidelines

- Compensation is based on the number of months a member is enrolled during the current plan year. Compensation must be recovered when a producer has been paid for the months the beneficiary is not enrolled in a plan.
- CMS expects Plans/Part D sponsors to retroactively pay or recoup funds based on retroactive beneficiary changes for the current and previous calendar years.
- A prorated amount of the compensation paid (initial and renewal) equal to the number of months not enrolled will be charged back when an enrollee disenrolls from a plan prior to the end of the calendar year.

Plan changes

- Initial compensation will be charged back and prorated when a beneficiary changes plans during their initial enrollment year or makes an “unlike plan change.”
- Plan changes after renewal compensation have been paid will not result in charge-backs or new payments, except in the case of rapid disenrollment.
- Entire compensation paid will be charged back when a beneficiary disenrolls from a plan within the first 3 months of enrollment (rapid disenrollment) with the following exceptions:
 - A beneficiary enrolls effective October 1, November 1, or December 1 and subsequently uses the annual election period to change plans for an effective date of January 1.
 - Disenrollment was due to death of the beneficiary.

Agent changes and producer of record requests

- Agent of record changes after the initial or renewal commissions have been paid will result in an agent of record update but no charge-backs or new payments for the calendar year.
- Producer of record requests submitted without an enrollment submission will be processed upon receipt for a broker of record (BOR) effective date equaling the first of the upcoming month. Commissions payment is dependent on the effectuation or renewal of an eligible enrollment. Example: Producer of Record signed request form is received on October 15, 2024 for an existing Kaiser Permanente member with no plan change, the broker of record will be effective November 1, 2024 and renewal commissions will be paid for the January 1, 2025 renewal. No payment will be made for the member’s existing 2024 enrollment.

Program interpretation and termination

Final interpretation of the above rules, any rules or provisions contained within the commission supplement, and all determinations of eligibility or qualification for commissions shall be made by Kaiser Permanente. Kaiser Permanente reserves the right to change, alter, or terminate the program at any time.

All medical plans offered and underwritten by Kaiser Foundation Health Plan of Washington.