



JANUARY 1, 2018 OFF-EXCHANGE COMMISSION SCHEDULE FOR SMALL GROUP BUSINESS

Effective January 1, 2018

| PLAN NAME | COMMISSION RATE | |
|-------------------------------------------|-----------------|------------------|
| | New Business | Renewal Business |
| EmblemHealth Platinum 15/35 | 4.0% | 4.0% |
| EmblemHealth Gold 40/60 | 4.0% | 4.0% |
| EmblemHealth Gold Open Access *NEW | 4.0% | 4.0% |
| EmblemHealth Healthy NY Gold | 4.0% | 4.0% |
| Emblemhealth Silver Value | 4.0% | 4.0% |
| EmblemHealth Bronze Value | 4.0% | 4.0% |
| EmblemHealth Bronze HSA *NEW | 4.0% | 4.0% |

Plans are underwritten by HIP Health Plan of New York (HIP).

Commissions are not payable on direct payment group conversion or direct payment plans.

In the event that EmblemHealth has received premiums for business sold before we have received all of the appointment material, EmblemHealth will pay retroactive commissions at the time of actual appointment for no longer than six months prior to that date.

All EmblemHealth commissions are subject to New York State Department of Financial Services (NYSDFS) approval. EmblemHealth reserves the right to change our commission program at any time.

All plans are underwritten by HIP Health Plan of New York. Refer to the following HIP policy form numbers: EmblemHealth Silver Value 155-23-NSSGOFFHIXSSchedule (04/17), et al.; EmblemHealth Bronze Value 155-23-NSSGOFFHIXBSchedule(04/17), et al.; EmblemHealth HMO 40/60 (Gold) 155-23-NSSGOFFHIXGSchedule (04/17), et al.; EmblemHealth Gold Open Access 155-OA-SGOFFHIXCERT(04/17), et al.; EmblemHealth Bronze HSA 155-23-SGOFFHIXBHSASchedule (04/17), et al.; EmblemHealth HMO 15/35 (Platinum) 155-23-SGOFFHIXPSchedule(04/17), et al; EmblemHealth Healthy NY Gold 155-23-SWGOFFHIXHNYCERT (4/17).