

## BROKER COMMISSIONS AND REWARDS | CALIFORNIA

# Enrollment bonuses for 2025

With our competitive reward programs, you can increase your earning potential and offer a quality health care solution that values the health and well-being of your clients in 2025.

## Total Replacement reward

You'll earn a one-time reward when Kaiser Permanente is the sole carrier for any of your new or renewing groups with effective dates of January 1, 2025, through December 31, 2025. The Total Replacement reward is only available for each qualifying total replacement group sale or renewal made directly with Kaiser Permanente. Sales not made directly with Kaiser Permanente are not eligible for this reward.

**For the latest rules and conditions on broker commissions and rewards, go to [business.kp.org](https://business.kp.org).**

### New groups

Number of subscribers enrolled	Reward
10 to 19	\$1,000
20 to 29	\$2,000
30 to 39	\$3,000
40 to 49	\$4,000
50 to 199	\$5,000
200 to 499	\$7,500
500+	\$10,000



### How to qualify

To qualify for Total Replacement rewards, Kaiser Permanente must be the only employer-sponsored group health plan for all eligible subscribers for the employer's locations in California.

- **Groups with Kaiser Permanente membership that leave or break away from exchanges** (for example, CaliforniaChoice and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier are not eligible for the Total Replacement reward program.

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► **A Total Replacement reward will only be paid once for a group.**

Under specific circumstances, there are a few exceptions when a Total Replacement reward may be payable more than once on a given group policyholder:

- The employer group terminates their group policy with Kaiser Permanente and later adds Kaiser Permanente coverage with a total replacement after a minimum of 2 years.
- A total replacement group adds another health plan and becomes slice. The slice carrier is subsequently replaced by Kaiser Permanente and the group becomes a total replacement after a minimum of 2 years has elapsed. The Total Replacement reward payout would be based on the existing business reward scale applicable at that point in time.

► **If a group terminates within 90 days of its effective date or renewal date,** the Total Replacement reward will be rescinded.

## Existing groups

Number of additional subscribers enrolled	Reward
5 to 9	\$500
10 to 19	\$1,000
20 to 29	\$2,000
30 to 39	\$3,000
40 to 49	\$4,000
50 to 199	\$5,000
200 to 499	\$7,500
500+	\$10,000

- **The Total Replacement reward for existing groups is based on the additional Kaiser Permanente subscribers** (net increase) added to Kaiser Permanente coverage.
- **Solely moving any individual plan subscriber to the employer group-sponsored plan** does not qualify them as an eligible subscriber for total replacement purposes.



### Get faster payments with direct deposit

Direct deposit is quicker and more secure than checks – and leaves you more time to focus on your business. Sign up on [business.kp.org](https://business.kp.org) and get paid 3 to 5 days sooner than by mail.

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## Group Production reward

Receive a one-time \$1,000 reward once you have enrolled 25 new members from new groups with effective dates of January 1, 2025, through December 31, 2025. **Plus, you'll get \$25 for every additional member enrolled after the first 25.**

Enrolled subscribers and each dependent count as members. **New group sales made directly with Kaiser Permanente, through CaliforniaChoice, Covered California for Small Business, or General Agencies are eligible for this reward.** The reward is a one-time payment for new group member sales only, and it's not limited to employees.

- ▶ **Rewards for all eligible new sales** will be paid by Kaiser Permanente.
- ▶ **Groups with Kaiser Permanente membership that leave or break away from exchanges** (for example, CaliforniaChoice and Covered California), associations, trust funds, unions, or professional employer organizations and select Kaiser Permanente as the sole carrier aren't eligible for the Group Production reward program.

## Rewards rules and conditions

- ▶ **Participating brokers must be in good standing** and appointed by Kaiser Permanente with a current signed Kaiser Permanente broker agreement and current license on file as of the group's or member's effective date.
- ▶ **Brokers and consultants shall disclose to their clients** all commissions and other payments made to them by Kaiser Permanente and Kaiser Permanente Insurance Company in compliance with all legal requirements.
- ▶ **Bonuses and rewards are in addition to your regular sales commission** and will be reported on Forms 1099 and 5500, and as otherwise required by law, including reporting required by California AB 2589.
- ▶ **To receive bonus and reward payments**, you must be the broker of record on the effective date the group qualifies for the reward.
- ▶ **The maximum reward payment** for any single group is \$50,000 for all rewards combined.
- ▶ **Groups split among brokers for commission purposes** will be considered split for group rewards at the same ratio as commissions.
- ▶ **For group rewards**, new members are those who have the same effective date as the date the group qualifies for the reward.
- ▶ **For eligible sales not made directly with Kaiser Permanente**, reporting from the participating agency may delay reward payments.
- ▶ **Bonus and reward programs** are subject to change at any time.

Information may have changed since publication.