

Addendum to the BlueCross BlueShield of Tennessee Individual Products Agency Agreement

Commission Schedule

This Addendum to the BlueCross BlueShield Individual Products Agency Agreement (“Commission Schedule”) is effective Jan. 1, 2026 (the “Effective Date”) and replaces any previous Commission Schedule that may have been in effect and is made part of and incorporated into the Individual Products Agency Agreement between BlueCross BlueShield of Tennessee, Inc. (“BlueCross”) and Producing Agency.

This Commission Schedule replaces any previous Commission Schedule you may have received. Capitalized terms not defined in this Commission Schedule shall have the meaning assigned to them in the Agreement.

To market and sell On-Marketplace products and receive a Commission including a renewal commission, each year Producing Agents must complete the certification process. This training is to ensure that Producing Agents understand and abide by the rules and regulations associated with Marketplace products.

Beginning Jan. 1, 2026, Commission for New Business and Renewal Business shall be subject to the terms and conditions set forth below.

Commission Schedule for Individual Medical Products

	New Business ¹	Renewal Business
On-Marketplace	\$22.00 per member per month	\$22.00 per member per month
Off-Marketplace	\$22.00 per member per month	\$22.00 per member per month

Commission Schedule for Individual Non-Medical Ancillary Products

	New Business ¹	Renewal Business
Dental	10% of the monthly paid premium	10% of the monthly paid premium
Vision	10% of the monthly paid premium	10% of the monthly paid premium

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¹ New Business commission is applicable for the initial plan year.

- 1 Commission shall not be due or payable until BlueCross has billed for and accepted the Premium payment from an Agency Account.
- 2 This Commission Schedule replaces any previous Commission Schedule you may have received.
- 3 If this Commission Schedule conflicts with any terms of the Agreement, then the terms of the Agreement will control.
- 4 Payments delineated in this Commission Schedule are not guaranteed and are subject to modification by BlueCross at any time. BlueCross will provide you with advance written notice of modifications to this Commission Schedule, including, but not limited to, payment rates and/or Commission structure; however, failure to receive the notice will not change the effective date of any such modifications.

BlueCross expects ethical business practices from its employees and those who represent the company. As part of an ethical business practice, BlueCross encourages brokers to fully disclose to their insured or prospective clients the programs for which they are compensated, including commissions, bonuses or other incentives for which the broker may be eligible for the sale or renewal of coverage.