

New Member Bonus Program Terms and Conditions

Overview

Oscar is offering licensed and appointed Producers (“You”, “Your”) the opportunity to participate in a new supplemental compensation program, the 2026 New Business Bonus Program (the “Program”). The Program is offered to You pursuant to Section 4.4 of Your Producer Agreement. The Program pays qualifying Producers a one-time payment based on the number of Initial Term members they enroll for January 1st effective dates which are enrolled between the dates of 11/1/25 and 11/30/25.

Bonus Program Details

The Program pays You a flat amount per member You enroll, depending on the State the member is enrolled in. Members from each State in the below table are counted as part of that State’s separate membership requirement and are not combined with members enrolled in other states. Payments under the program are defined as follows:

State Tier	Payment Per Member	Number of New Members
Alabama, Arizona, Iowa, Illinois, Michigan, Missouri, Mississippi, Nebraska, New Jersey, Ohio, Oklahoma, Tennessee, Virginia	\$50 per New Member	25-49 New Members
	\$100 per New Member	50+ New Members
Florida, North Carolina, Texas	\$50 per New Member	50-99 New Members
	\$100 per New Member	100+ New Members

In order to be eligible for the Program, members must meet the following criteria:

- Only members enrolled for a January 1st, 2026 effective date are included in the Program. Members who have been previously enrolled with Oscar in the past calendar year are not included in the Program.
- Only enrollments received by Oscar between 11/1/2025 and 11/30/2025 are included in the Program.
- Members must be enrolled with Oscar for a minimum of four months (January-April, 2026), and must be active and in good standing in order to be included in the Program.
- Members enrolled in Catastrophic Plans are not included in the Program.
- The Program applies only to Oscar policies issued in our service areas in Alabama, Arizona, Florida, Illinois, Iowa, Michigan, Mississippi, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Oklahoma, Tennessee, Virginia, or Texas.

Member counts under the Program are aggregated at the Producer level, and cannot be combined with members enrolled by other Producers. Payments under the Program will be issued to eligible Producers during or around the month of May, 2026.

Terms & Conditions

1. Only Producers who are licensed, appointed, FFM and/or SBE certified, and contracted in the designated states with Oscar are eligible for the bonus. Producers must meet all eligibility requirements for the program at both the time of writing business and on the payment date(s). This program applies only to the Agent of Record on the policy, not to general agencies that may assist with the enrollment.
2. Producers must be in good-standing with Oscar at all times during the duration of the Program in order to be eligible to participate. Producers who have been suspended, terminated, or are under investigation by Oscar at any time during the duration of the Program are not eligible.
3. The program applies to individual Producers and cannot be aggregated at the agency level. Multiple individual Producers may not aggregate business to earn bonus tiers under any circumstances. Oscar reserves the right to audit applications to ensure that business is not aggregated for the purposes of this program.
4. Accounts transferred for any reason, including Agent of Record changes, are not eligible for the Program.
5. Oscar retains sole discretion to determine a Producer's eligibility for this program and may determine that a Producer is ineligible at any time and with no advance notice. General Agencies contracted with Oscar are not eligible for this Program. If You have questions on your contracting status with Oscar, please reach out to your Oscar Sales Executive.
6. Disagreements or disputes regarding this program or the interpretation of rules or payout amounts will be resolved at the sole discretion of Oscar. Oscar may amend or discount the terms of the program at any time without advance notice.
7. Oscar reserves the right to recoup payment if any of these terms and conditions are violated.
8. Other than adding the 2026 New Business Bonus Program, Your Producer Agreement is not amended or changed. You and Oscar will each comply with the terms and conditions of Your Producer Agreement which apply to the 2026 New Business Bonus Program. Defined terms used in this notice which are not defined in this notice have the meaning set forth in Your General Agency Agreement.