

**CONNECTICARE BENEFITS, INC.
PRODUCER AGREEMENT**

This Agreement is made this ____ day of _____ 202_ by and between ConnectiCare Benefits, Inc., a Connecticut for-profit corporation, (hereinafter "Benefits") and _____, with its principal office at _____ (hereinafter referred to as "Producer".)

RECITALS

WHEREAS, BENEFITS provides health benefit plans to eligible individuals and Groups participating in the Connecticut Public Exchange; and

WHEREAS, Producer is an individual engaged in the solicitation and sale of Plans on behalf of BENEFITS; and Corporate Producer employs or contracts with Individual Producers who are engaged in the solicitation and sale of Plans and servicing of such Plans on behalf of BENEFITS.

NOW THEREFORE, in consideration of the premises and the mutual promises herein stated, it is expressly agreed by and between the parties hereto as follows:

DEFINITIONS

"Covered Services" means those medical, surgical, hospital and other health care services or supplies which are medically necessary and generally and customarily provided in the service area and in accordance with the applicable Plan or dental services covered under a dental plan.

"Group" means the employer, labor union, trust, association or other organization offering health benefit Plans to its employees.

"Group Membership Agreement" means the written document entered into between BENEFITS and an individual or Group that sets forth the terms and conditions that must be followed in order for Members to obtain benefits for health care services.

"Member" means any individual or dependent of such individual eligible to receive health care services according to the terms and conditions of an individual health insurance policy, a Group Membership Agreement or applicable Plan document.

"Plan" means any group or individual contract, arrangement or other health benefit plan issued by BENEFITS and offered under the Connecticut public exchange.

TERMS

1. Agreement for Solicitation and Sale of ConnectiCare Plans. Subject to the terms and conditions of this Agreement and applicable Connecticut laws, Producer agrees to solicit and sell Plans on behalf of BENEFITS. Producer agrees that it shall not engage in any solicitation, negotiation, sell or otherwise effect any contracts for Plans on behalf of BENEFITS unless and until BENEFITS has issued Producer a direct written appointment as required by applicable law.
 - (a) Representation and Warranty of Individual Producer to State Licensure. Individual Producer represents and warrants that he/she has a current valid license to solicit, sell, negotiate and otherwise effect a contract for Plans on behalf of Company and that the Producer is in compliance with all applicable federal, state and local laws and shall remain in such compliance during the term of this Agreement.
 - (b) Representation and Warranty of Corporate Producer as to State Licensure. Corporate Producer represents and warrants that Corporate Producer and each person employed by or contracted with Producer to solicit, sell or service Plans for BENEFITS has a current valid license to solicit, sell, negotiate and otherwise effect a contract for Plans on behalf of BENEFITS. Corporate Producer further represents, warrants and agrees that Corporate Producer has taken all necessary steps to ensure that each Individual Producer is in compliance with all applicable federal, state and local laws and that each such Individual Producer shall remain in compliance during the term of this Agreement.
 - (c) Producer of Record. Producer shall provide documentation acceptable to BENEFITS indicating that he/she is the Producer of Record for all individuals and/or Groups with whom he/she represents with respect to the purchase and sale of Plan(s).
 - (d) BENEFITS Reservation of Rights. BENEFITS expressly reserves the right to engage in direct independent solicitation, sales and servicing of Plans on its own behalf and to engage the services of such agents, employees and representatives as it deems necessary or desirable to directly solicit, sell and service Plans for BENEFITS and Producer shall not be entitled to any commissions arising from such direct solicitation, sale or servicing of such Plans. If Producer increases the number of Members covered under a Plan obtained directly by BENEFITS by adding a new division or entity of a Group to such Plan(s) or if Producer assists BENEFITS in replacing another plan with BENEFITS's Plan(s), the Producer may be paid a commission at the sole discretion of BENEFITS.

2. Responsibilities of Producer. The Producer shall use its best efforts to solicit, sell and service Plans on behalf of BENEFITS. The Producer shall adhere at all times to the established policies, rules and procedures of BENEFITS and all applicable laws and regulations. The Producer shall cause each applicant for a Plan to execute an application, which shall be in such form as specified by BENEFITS, and as modified by BENEFITS from time to time. The Producer shall inform the applicant that such application, with or without payment by applicant, is not effective until approved in writing by BENEFITS and a contract or Plan is issued to the applicant in accordance with the underwriting rules and practices of BENEFITS and all applicable laws and regulations. The Producer shall deliver the executed application to BENEFITS, and BENEFITS shall determine whether to accept or reject the applicant. BENEFITS may, in its sole discretion, reject any applicant, notwithstanding such applicant's fulfillment of stated acceptance criteria. If an applicant is rejected, ConnectiCare shall return the premium payment(s), if any, submitted with the application directly to the applicant, with an explanation as to the reason(s) for declination.

The Producer may receive only the initial premium payment for a Plan. The Producer shall directly and immediately upon receipt thereof forward the initial premium payment in full to BENEFITS without prior deduction or setoff. After the initial premium payment, all other premium payments shall be delivered to BENEFITS directly from the individual or Group. Nothing in this Agreement shall be construed to give the Producer any right, interest, title or proprietary right or control over any premium payments received or collected by any Producer.

3. Commissions. In consideration for the services of Producer, BENEFITS shall pay Producer, as applicable, commission payments in accordance with Appendix 1 attached hereto and made a part hereof.
4. Advertising. Producer shall not undertake any advertising or general solicitation for any Plan without the prior written appointment by BENEFITS. Except as provided otherwise herein, Producer shall not use BENEFITS' name, symbols, trademarks or service marks in advertising or promotional materials without the prior written consent of BENEFITS and shall cease any such usage immediately upon written notice or upon termination of this Agreement, whichever is sooner.
5. Modification of Plans. BENEFITS, in its sole discretion, may at any time cease to offer a Plan, amend a Plan, modify a Plan, or otherwise revise a Plan.
6. Term, Termination. The term of this Agreement shall commence as of the date first written above and shall continue for a period of one year following such date. Thereafter, this Agreement shall automatically renew for successive terms of one year unless terminated by either party pursuant to this Section 6.

Either party may terminate this Agreement, without cause, upon ninety (90) days notice in writing to the other party and such termination shall become effective ninety (90) days after the date the notice was sent. Notwithstanding the foregoing, BENEFITS may terminate this Agreement, or require Corporate Producer to terminate its contract with any Individual Producer for purposes of soliciting or selling of Plans, immediately upon

giving the Producer written notice of termination upon the occurrence of one of the following events: (a) The Producer appropriates for its own use any Plan premium(s) received or collected for or on behalf of BENEFITS or fails to remit said payment(s) to BENEFITS immediately and directly under the terms of this Agreement; (b) the failure of Producer to maintain licensure, the arrest or conviction of such Producer (or plea of guilty or no contest by such Producer) to any criminal offense which in the opinion of BENEFITS impairs that Producer's ability to represent BENEFITS effectively; (c) the Producer misrepresents health benefits, eligibility, products or coverage to applicants, misrepresents applicants or utilization data to BENEFITS, falsifies applications to BENEFITS, knowingly falsifies information to circumvent BENEFITS individual or group underwriting guidelines or otherwise acts against the best interests of BENEFITS as determined by BENEFITS; (d) the Producer otherwise violates any other term or condition of this Agreement; or (e) the dissolution, bankruptcy, insolvency, assignment for the benefit of creditors, reorganization, liquidation of or the appointment of a trustee or receiver for Producer.

Following notice of termination, Producer shall not write or bind any new business on behalf of BENEFITS.

7. Errors and Omissions Insurance. As a condition of appointment, Producer/Corporate Producer shall maintain errors and omissions insurance in such form and amount as may be reasonably required or approved by BENEFITS.
8. Confidentiality. BENEFITS shall not, and shall not be required to, disclose to Producer/Corporate Producer any information concerning an individual or its claims (or that of the individual's covered dependents') or a Group's employees or covered dependents or their claims except as permitted by applicable state and federal laws governing the disclosure of such information. Attached hereto is a Business Associate Agreement which must be signed by the Producer before any Group employee's or dependent's protected health information or related claims information may be provided to Producer to assist a Group with a particular issue.
9. Indemnification. Producer/Corporate Producer agrees to indemnify, defend and hold harmless BENEFITS against any and all losses, liabilities, damages, penalties and expenses, including attorney fees, and other costs and obligations which result from, or arise out of, any administrative proceeding, claim, lawsuit, demand, settlement or judgment brought against BENEFITS resulting from or arising out of (i) Producer's/Corporate Producer's negligent performance or non-performance of its obligations under this Agreement; (ii) any breach, intentional or otherwise, by Producer/Corporate Producer of a provision of this Agreement or of any representation or warranty of Producer/Corporate Producer contained in this Agreement; or (iii) the negligent or willful acts or omissions of any of Producer's or Producer's employed or contracted Producers, employees, contractors, consultants or subcontractors.

10. Entire Agreement. This Agreement supersedes all prior negotiations, agreements and understandings, whether oral or written, between the parties with respect to the subject matter hereof and shall not be waived, altered or amended except by a document signed by a duly authorized representative of each party. The parties reserve the right to amend or terminate this Agreement in accordance with the terms set forth in this Agreement without notice to or the consent of any Group or Member

11. Assignment. Producer/Corporate Producer shall not assign any of its rights or delegate any of its duties under this Agreement without the prior written consent of BENEFITS. BENEFITS shall have the unilateral power to assign this Agreement in whole or in part to one or more of BENEFITS' successor corporations.

12. Waiver. No failure or delay on the part of either party in exercising any right or remedy under this Agreement shall operate as a waiver thereof, nor shall any single or partial exercise of any such right or remedy preclude any other or further exercise thereof or of any other right or remedy. All rights and remedies under this Agreement are cumulative to, and not exclusive of, any rights or remedies otherwise available.

13. Miscellaneous. The provisions of this Agreement shall be governed by and construed in accordance with the laws of the State of Connecticut. Nothing in this Agreement shall be construed as creating a relationship of partners, joint venturers, employer and employee, or any relationship other than that of independent entities contracting with each other solely for the purpose of carrying out the terms and conditions of this Agreement. This Agreement shall be binding upon and shall insure to the benefit of the parties and their successors and permitted assigns. Nothing in this Agreement shall be deemed to create any rights or remedies in any third party. If any provision of this Agreement is held to be invalid or unenforceable by a court of competent jurisdiction, such invalidity or unenforceability shall not affect the other provisions of this Agreement which can be given effect without such invalid provision.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement effective the day and year first above written.

CONNECTICARE BENEFITS, INC.

Producer/Corporate Producer

By:

(Printed Name) (Title)

Signed By: _____



Social Security Number/Tax ID Number

Date June 19, 2023

(Signature of Above)

Date _____

APPENDIX 1

PRODUCER AGREEMENT COMMISSIONS

1. Terms and Conditions

- a. In consideration for the services of Producer/Corporate Producer, BENEFITS agrees to pay to the Producer or Corporate Producer, a commission in the amount provided in the "Commission Schedule" defined below. It is understood and agreed that a commission shall be deemed earned by the Producer upon ConnectiCare's execution of a Plan and BENEFITS's receipt of premium(s) from the Plan. Commissions will be payable in the month following the receipt of such premiums by BENEFITS.
- b. If an application is rejected by BENEFITS, no commissions shall be owed and payable by BENEFITS. Commissions stated in the "Commission Schedule" are subject to change at the sole option of BENEFITS. Any reduction in commissions is subject to prior notice in writing to the Producer. Prior written notice of a change in commissions may be in the form of a new "Commission Schedule", effective as of the date stated thereon.
- c. No commissions will be paid by BENEFITS on Plans that have been written off by BENEFITS after reasonable efforts to collect such premiums have failed. Also, should BENEFITS receive a premium payment after such Plan has been written off, BENEFITS shall have no obligation to pay any commission on such premium payment.
- d. The Corporate Producer shall be solely responsible for distribution of all or any part of the commissions earned hereunder to its Individual Producers, and BENEFITS shall have no obligation to pay any commission directly to any such Individual Producer. BENEFITS shall be responsible only for the payment of commissions and not for any other expenses or liabilities incurred by any Producer in connection with the solicitation or sale of Plans.
- e. The parties may agree to modify the Commission Schedule with respect to a particular Group's Plan by executing a single case agreement.

2. Commission Schedule

The Commission Schedule shall be as set forth in the then-current Commission and Incentive Bonus Programs document.