2026 Commission Schedule

OSCAR INDIVIDUAL

The following Commission Schedule shall apply to Oscar Individual Market policies, Initial Term and Renewal Term, in effect beginning January 1, 2026 and shall remain in effect until terminated or replaced by Oscar in writing and within the Company's sole discretion. The Commission Schedule for each respective market in effect at the time the commission is paid shall govern for the respective market.

For purposes of this Commission Schedule, “Initial Term” shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect. Minimum Lives refers to the minimum number of individuals a producer must have enrolled in Oscar Individual Market policies in a specific state in order to be eligible for commissions in that state. A producer must be listed as Agent of Record for an individual on the 1st day of the commissionable month in order for them to be counted towards the producer’s Minimum Lives. All policies must be effectuated and premiums paid by the 1st of the month in order to be included in a producer’s Minimum Lives. If a producer has 25 lives across all commission-eligible states, they are considered to have met the Minimum Lives requirement for all states. In the event a producer’s Minimum Lives falls below the minimum for a state, they will no longer be commission-eligible in that state until they once again achieve the Minimum Lives required in that state. Producers may not aggregate business with other producers in order to meet the Minimum Lives threshold. ***Please see below for an example scenario.***

No commissions or other compensation will be paid on Initial Term or Renewal Term Individual Market Policies in any state which are demarcated as such in the below table. This includes Catastrophic Plans. Unless specifically noted as not being commission eligible, all Individual Market policies are considered commission eligible.

Oscar reserves the right to seek charge-backs, clawbacks or recoupment of unearned commissions in accordance with applicable laws and regulations. To the extent that a Producer earns a commission as set forth in the applicable Oscar Universal Producer Agreement, the commission amount shall be as follows.

In order to ensure timely commissions payments, members must be effectuated and up-to-date on their premium payments by the first of the month.

MINIMUM LIVES EXAMPLE SCENARIO:

As of 1/1/2026, Producer Paula has enrolled 9 lives in Oscar Individual Market policies in the state of Florida, 13 lives in Georgia and 1 life in Pennsylvania. All of Paula’s lives are effectuated and premiums paid by the 1st of the month, and she is listed as Agent of Record on the lives. Paula will be eligible to receive Pennsylvania and Georgia January commissions, but she will not be eligible to receive Florida January commissions. As of 2/1/2025, Paula now has enrolled an additional Florida life, which is also effectuated and premiums paid by the 1st of the month. This brings Paula’s total Florida lives to 10, meaning that she will now be eligible to receive February Florida commissions in addition to Pennsylvania and Georgia Commissions. However, Paula will not receive backpaid January Florida commissions.

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OSCAR INDIVIDUAL

INDIVIDUAL & FAMILY PLANS: BROKER COMMISSIONS

State	Initial Term	Renewal Term	Max. Lives per Policy	Minimum Lives
AL	$20 PMPM	$20 PMPM	5	1
AZ	$20 PMPM	$20 PMPM	5	1
FL	$25 PMPM	$25 PMPM	5	10
GA	$25 PMPM	$25 PMPM	5	10
IL	$25 PMPM	$25 PMPM	5	1
IA	$20 PMPM	$20 PMPM	5	1
KS	$20 PMPM	$20 PMPM	5	1
MI	$20 PMPM	$20 PMPM	5	1
MO	$20 PMPM	$20 PMPM	5	1
MS	$20 PMPM	$20 PMPM	5	1
NC	$25 PMPM	$25 PMPM	5	1
NE	$20 PMPM	$20 PMPM	5	1
NJ	$20 PMPM	$20 PMPM	5	1
OH	$18 PMPM	$18 PMPM	5	1
OK	$20 PMPM	$20 PMPM	5	1
PA	$20 PMPM	$20 PMPM	5	1
TN	$18 PMPM	$18 PMPM	5	1
TX	$25 PMPM	$25 PMPM	5	1
VA	$18 PMPM	$18 PMPM	5	1

PMPM = per member per month
Plans offered in NY are not eligible for broker commissions

INDIVIDUAL & FAMILY PLANS: No Commissions Paid

Plan Type	Metal Tier
Catastrophic	Secure