

Commission Schedule

Oscar Individual

The following Commission Schedule shall apply to Oscar Individual Market policies in effect beginning January 1, 2020 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.

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 Appointed Producer Agreement, the commission amount shall be as follows.

Individual & Family Plans: Broker Commissions

| State | Initial Term Rate | Renewal Term Rate | Max Lives Per Policy |
|-------|-------------------|-------------------|----------------------|
| AZ | \$18 PMPM | \$18 PMPM | 5 |
| CA | \$18 PMPM | \$18 PMPM | 5 |
| CO | \$18 PMPM | \$18 PMPM | 5 |
| FL | \$20 PMPM | \$20 PMPM | 5 |
| GA | \$18 PMPM | \$18 PMPM | 5 |
| KS | \$18 PMPM | \$18 PMPM | 5 |
| MI | \$18 PMPM | \$18 PMPM | 5 |
| MO | \$18 PMPM | \$18 PMPM | 5 |
| NJ | \$20 PCPM | \$20 PCPM | - |
| NY | \$8 PMPM | \$8 PMPM | 5 |
| OH | \$18 PMPM | \$18 PMPM | 5 |
| PA | \$18 PMPM | \$18 PMPM | 5 |
| TN | \$18 PMPM | \$18 PMPM | 5 |
| TX | \$20 PMPM | \$20 PMPM | 5 |
| VA | \$18 PMPM | \$18 PMPM | 5 |

PMPM = per member per month

PCPM = Per contract per month