

Addendum to Medicare Supplement Products Agency Agreement

Commission Schedule Effective June 1, 2010

Commissions payments will be made to Agency in accordance with the following schedule:

Type of Policy	Commissions
BlueElite Plans A and F	\$150 annually for years 1 through 6
BlueElite Plan D	\$200 annually for years 1 through 6

Commission on the sales of these products that have effective dates of June 1, 2010, or later shall be paid under the terms and conditions listed below.

- For all products listed:
 - First-year commissions will be annualized.
 - Renewal commissions will be annualized for every year thereafter.
 - In the event a policy terminates, any unearned commission will be refunded to BCBST. BCBST may deduct the amount of any unearned commissions from future commissions payable.
 - Changes to existing policies (upgrades or downgrades) will be paid at renewal.
 - Annualized commission payments are made monthly and will be mailed no later than the 10th day of the month following the month in which the premium is processed.
- This Commission Schedule supplements any previous Commission Schedule you may have received; commissions for products previously sold are governed by the Commission Schedule in place at the time the sale was made.
- If this Commission Schedule conflicts with any term of the Agency Agreement, then the terms of the Agency Agreement will control.
- Effective upon your death, we will redirect your BCBST product commissions to another BCBST-appointed agent assigned by either you or your executor. This assignment will be subject to contractual requirements of the new agent's agreement with us.
- Commissions will not be paid for members under age 65.
- No commissions and/or service charges paid for year seven or after.

We reserve the right to modify or change the commission and payment schedules with appropriate notification. Failure to receive this notice will not change its effective date.



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