



1340 Ridgewood Avenue
Holly Hill, Florida 32117
www.fhcp.com

**Medicare Referral
Compensation Agreement
October 2005**

As a Licensed Insurance Agent/Broker in Volusia or Flagler Counties you may refer prospects *who are* eligible or soon to become eligible for Medicare to Florida Health Care Plans Medicare Plans. As our trained Medicare Senior Consultants enroll these clients, the following referral fee will be paid to the referring agent. Only referrals obtained as a result of a Medicare eligible individual inquiring to the agent about the Florida Health Care Plans Medicare Plan qualify for the referral payment. No advertising, telemarketing, door-to-door solicitation, or any other form of proactive marketing may be done in order to obtain the clients' name for referral to Florida Health Care Plans Medicare Plans.

Please note that the Centers for Medicare and Medicaid Services (CMS) strongly discourages against the sale of a Medicare Advantage product to a Medicare eligible by any one other than a person directly employed by Florida Health Care Plans. FHCP Senior Consultants are responsible for presenting the sale and assisting in the completion of the prospect's application for enrollment.

Initial sale

Florida Health Care Plans will compensate the referring agent \$100.00 per approved application by the Health Care Financing Administration. The referral fee will be paid upon the member remaining in the plan for 90 consecutive days.

Cancellations and Chargebacks

A referral fee will not be paid for referral member not remaining on the Florida Health Care Plans Medicare plan for a minimum of 90 consecutive days. Once the referral payment has been made for referral members the payments made will be 100% earned with no charge backs occurring,

Miscellaneous Conditions

For referral commissions to be paid leads from agent must be received by Florida Health Care Plans Medicare Plan on Florida Health Care Plans Medicare Plans' Broker Referral Form only. The completed form can either be faxed to (386)676-7119 or sent to:

Florida Health Care Plans
Attn: Medicare Sales
1340 Ridgewood Avenue
Holly Hill, FL 32117

New sales referral fee rates and eligibility requirements are subject to change at Florida Health Care Plans' discretion with 90 days written notice. This addendum pertains only to Florida Health Care Plans Medicare Plan sales sold on or after November 15, 2005 for an effective date of January 1, 2006 and may be terminated in it's entirety by Florida Health Care Plan Inc., with 30 days written notice, or immediately if required by any change in state or federal law. This contract is contingent upon the agent/brokers compliance with the Agent/Broker Referral Addendum and the Agent/Broker Code of Ethics.

Agent

David C. Schandel,
Chief Financial Officer/Assoc. CEO

Agent Name (Print)

Date

Date