

Broker Payment Process

2020

TEXAS FREELANCERS ASSOCIATION

DECENT, INC. 627 1ST UNIT A SEATTLE, WA 98104



Decent

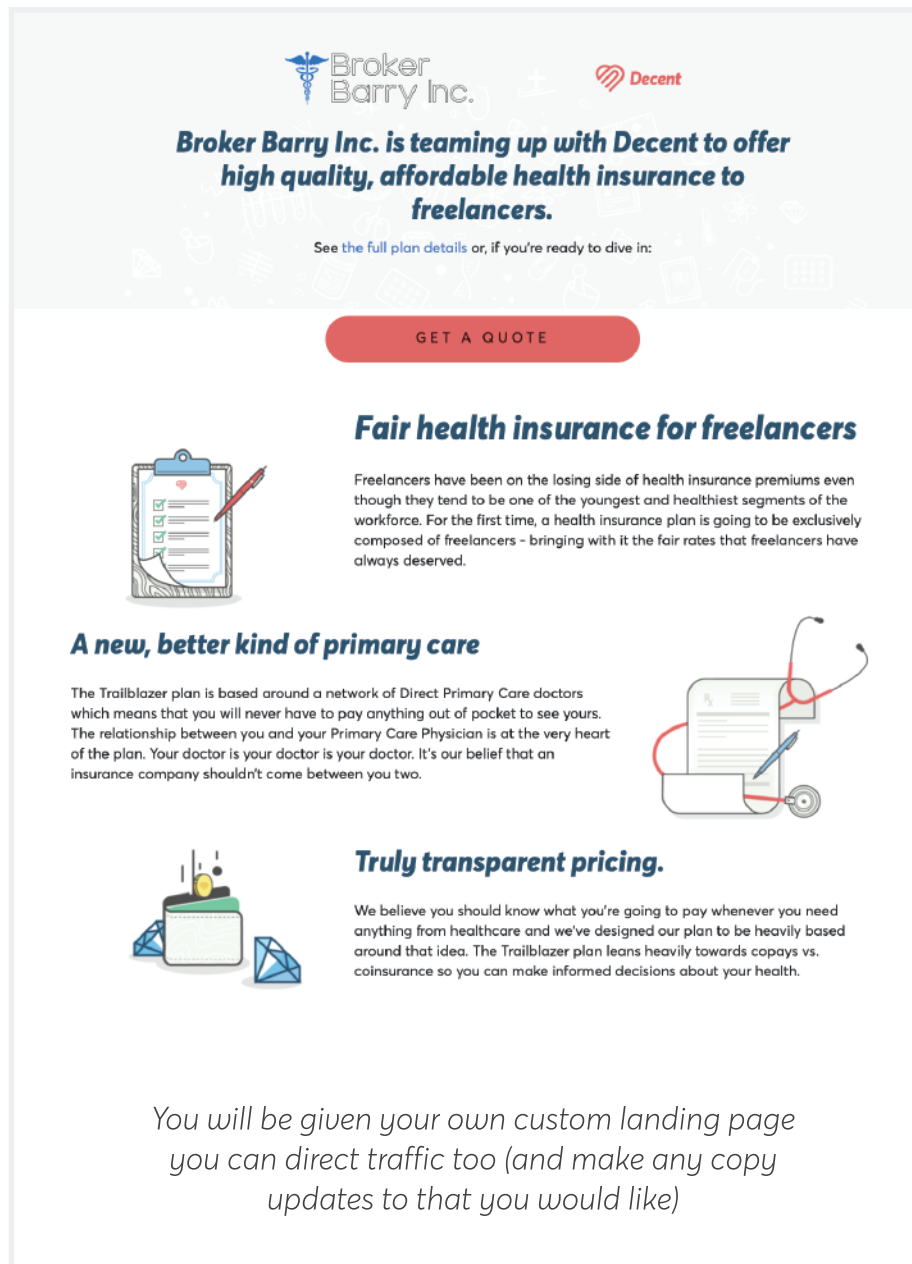
The bottom line

Decent looks at our brokers as an extension of our team and we want you to be as successful as possible.

Here's how you'll submit leads, get insight into where they are into the enrollment process, and receive payment for the good work you're doing.

Where you send people

We want to make it easy for you to refer your business to us using whatever system you're most comfortable with. If you have a particular way you'd like to collect and pass along your information, please let your point of contact know and we'll see what we can do. We do have some standard processes we have set up already though: First of all - each of our agents will get a custom co-branded landing page you can direct your sign ups through.



The screenshot shows a landing page with the following content:

- Logos for **Broker Barry Inc.** and **Decent**.
- Headline: **Broker Barry Inc. is teaming up with Decent to offer high quality, affordable health insurance to freelancers.**
- Text: *See the full plan details or, if you're ready to dive in:*
- Red button: **GET A QUOTE**
- Section: **Fair health insurance for freelancers**
Text: *Freelancers have been on the losing side of health insurance premiums even though they tend to be one of the youngest and healthiest segments of the workforce. For the first time, a health insurance plan is going to be exclusively composed of freelancers - bringing with it the fair rates that freelancers have always deserved.*
- Section: **A new, better kind of primary care**
Text: *The Trailblazer plan is based around a network of Direct Primary Care doctors which means that you will never have to pay anything out of pocket to see yours. The relationship between you and your Primary Care Physician is at the very heart of the plan. Your doctor is your doctor is your doctor. It's our belief that an insurance company shouldn't come between you two.*
- Section: **Truly transparent pricing.**
Text: *We believe you should know what you're going to pay whenever you need anything from healthcare and we've designed our plan to be heavily based around that idea. The Trailblazer plan leans heavily towards copays vs. coinsurance so you can make informed decisions about your health.*
- Text at the bottom: *You will be given your own custom landing page you can direct traffic too (and make any copy updates to that you would like)*

Upon visiting this page, we tag the browsers of all new site visitors so that even if they leave and come back later, you will still get credit for the referral (this part is a bit technical but its done through pushing some tracking code into the cookies on their browser).

If you have your own portal you would like to use to collect enrollments, that's fine too. We can build you your own page to upload formatted CSVs with your client's enrollment information

Broker Barry Inc. CSV Upload

Looks like you have some new qualifications you'd like to drop off for Decent. Please enter your access username and upload your formatted CSV below - make sure that your file [matches this template](#).

If you have any questions - please feel free to email support@decent.com (not with your file, it's not a secure email address) or call us at 866-432-7887.

Note: If you can't see the little orange lock below to upload your file, please open this page in Chrome and turn off your Adblockers.

Let's get to it.

Access Username: *

 Upload formatted CSV with enrollment data

Upload

Our goal is to make it as easy as possible for you to get us enrollment information. If you have some other way you'd prefer to get this information to us securely, please reach out to your point of contact and we'll see what we can do to incorporate ourselves into your existing process.



Tracking people you've submitted

Once you've gotten your referrals to us, you can follow along on a password protected, personal broker report that will be updated twice a month (on the first of the month and one week before the end of the month):

| August 2019 Broker Report | | | Broker Barry Inc. | | | | | | | | | |
|---------------------------|------------|-----------|-------------------|-------------|-------------|--------------|------------------|----------------|--------------|--------------------|------------------|------------------|
| Member ID | First Name | Last Name | Email Address | Total Lives | Premium | Status | Application Recd | Coverage Start | Coverage End | Comission pipeline | Closed comission | |
| TBZ1239999 | Bobby | Brown | bb@example.com | 1 | \$ 377.61 | Active | 2/25/2019 | 4/1/2019 | | \$18.88 | \$ 18.88 | |
| TBZ1240000 | Charlie | Charies | cc@example.com | 2 | \$ 654.84 | Active | 3/1/2019 | 4/1/2019 | | \$32.74 | \$ 32.74 | |
| TBZ1240001 | Alex | Anderson | aa@example.com | 1 | \$ 372.76 | Cancelled | 3/2/2019 | 5/1/2019 | 6/30/2019 | \$18.64 | | |
| TBZ1240002 | Derric | Derringer | dd@example.com | 4 | \$ 1,377.90 | Active | 4/28/2019 | 6/1/2019 | | \$66.90 | \$ 68.90 | |
| | Larry | Lattner | ll@example.com | 1 | \$ 382.52 | Onboarding | | 4/5/2019 | | \$19.13 | | |
| | Gary | Gibson | gg@example.com | 1 | \$ 382.52 | Onboarding | | 4/7/2019 | | \$19.13 | | |
| | King | Kumar | kk@example.com | 3 | \$ 859.42 | Submitted | | 4/9/2019 | | \$42.97 | | |
| | Hopefully | Hicks | hh@example.com | 1 | \$ 372.76 | Pending | | 4/11/2019 | | \$18.64 | | |
| | Mason | Mooney | mm@example.com | 2 | \$ 513.98 | Pending | | 4/11/2019 | | \$25.70 | | |
| | McMully | McCormick | mm2@example.com | 2 | \$ 566.93 | Disqualified | | 4/25/2019 | | \$28.35 | | |
| | Fergel | Farrell | ff@example.com | 1 | \$ 372.76 | Pending | | 5/16/2019 | 9/1/2019 | \$18.64 | | |
| | Geraldo | Geer | gg2@example.com | 4 | \$ 1,061.17 | Active | 5/21/2019 | 7/1/2019 | | \$53.06 | \$ 53.06 | |
| | | | | | | | | | | Total | \$ 364.76 | \$ 173.58 |

updated 2019-07-23

Your password protected monthly summary will be updated twice to ensure that you always know what to expect when it comes to your commission check.

Your Broker Report

This will be the file we use to generate your monthly commission payments so if you have any questions or concerns, feel free to surface them with your point of contact and we'll make sure to address them before sending your payment your way.

How to get set up to be paid

Decent uses a company called Ratable to make payments that can be issued directly to your bank account with a few quick steps:

Ratable's online platform will allow you to easily update your payment information, track historical payments and to set up a Form 1099-MISC or Form W-9.

When you submit your agent agreement, include a voided check and we'll get you set up in this system to ensure that your commission payments are routed directly into your preferred bank account.

If you would prefer to be paid by receiving a paper check, simply reach out to your point of contact and we can make that adjustment.

How you'll actually be paid

On the 30th of each month we'll issue your commission through the method you've selected in Ratable.

What to do if I have an issue with a payment

If you have any questions or concerns, please reach out to our Agency Relations Lead, Elijio Salas at elijio@decent.com or directly to our larger team brokers@decent.com. You will receive a response within 24 hours.

