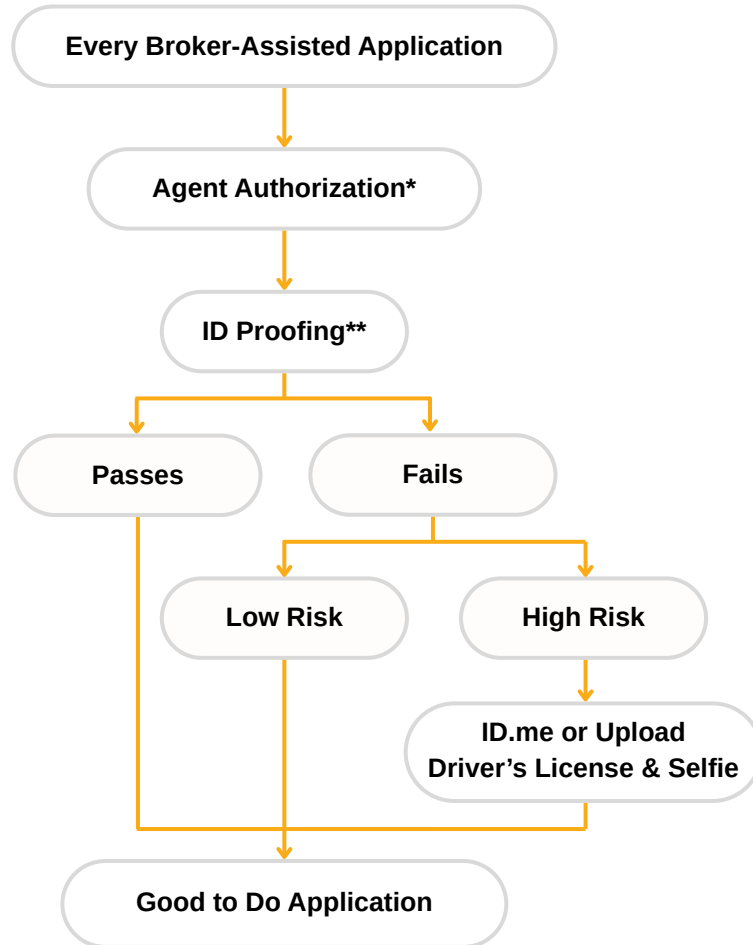


ENROLLMENT PROCESS FOR PLAN YEAR 2027

ENROLLMENT PROCESS



NEW PLAN YEAR 2027 REQUIREMENTS

AGENT AUTHORIZATION

- ✓ Required on EVERY broker-assisted application
- ✓ Maximum of 1 authorized agent per application
- ✓ Newly authorized agent auto-replaces a previously authorized agent
- ✓ Authorization is good for entire plan year, unless replaced
- ✓ Authorization required on each plan year

IDENTITY PROOFING

- ✓ Require on "high-risk" cases
- ✓ High-Risk cases include:
 - ➔ <\$30/mo Current Premium
 - ➔ <\$30/mo Enrolling Premium
 - ➔ Adding or changing the broker on the application
 - ➔ Changing residential state
 - ➔ New enrollment (renewal does not count as a new enrollment)

*Agent Authorization is plan-year specific and must be valid to make any application updates at anytime

**Identity Proofing is one-time and is evergreen on the used EDE once completed