



General Agent and Agent Release Policy

All Clear Spring Health External Agents must follow the Clear Spring Health Release Policy when terminating or modifying any hierarchy relationship.

- General Agents* and Agents will not be permitted to transfer from one hierarchy to another until they have been under contract for at least 60 days.
- The General Agent or Agent requesting a release from its contract must wait 30 days (delayed release) following the release request and receive approval from Clear Spring Health before being permitted to contract under another hierarchy.
- The 30-day waiting period may be waived if the General Agent or Agent receives an immediate release from their current hierarchy or if the agent has not submitted any new business to Clear Spring Health in 180 days or more.
- When a hierarchy change is made the General Agent or Agent must remain at their existing override or commission level for 6 months before any increase can be requested by the new hierarchy.
- If the transferring entity is a General Agent all subagents that are contracted to sell with the Company will move collectively along with the General Agent during transfer.
- No releases or hierarchy changes will be processed during the annual AEP Blackout which occurs from October 1st through December 31st. Any releases requested during the AEP Blackout will be effective January 1st of the following year if a release is requested or 30 days following the release request if submitted within 30 days of December 31st. If a release is requested less than 30 days before the beginning of the AEP Blackout (without immediate release) the release will be effective January 1st of the following year.
- The General Agent or Agent must be in good standing with Clear Spring Health to make any hierarchy change. The General Agent or Agent may not be under investigation internally or externally, must have acceptable compliance and sales metrics, and not be in debt to the carrier.

Impact on General Agent/Agent Book of Business

New Business: Any business submitted to Clear Spring Health while the General Agent or Agent was under the previous hierarchy will result in the appropriate overrides and commission being paid as indicated by the contracts and schedules in place.

Renewals: Any Clear Spring Health renewals earned while the General Agent or Agent was under the previous hierarchy will result in the appropriate overrides and renewals being paid as indicated by the contracts and schedules in place.

*For the purposes of this policy General Agents include all levels including SGA, MGA, GA, and Agency.



General Agent, Agency, and Agent Release Form

Submit completed Release Form to brokers@clearspringhealthcare.com

Requesting a release for: (check one)	Type of release requested: (check one)
Agent Only _____	Delayed Release _____
SGA, MGA, GA, Agency _____	Immediate Release _____
(and downline)	

SGA, MGA, GA, Agency or Agent Name Requesting Release

_____ Print Name (Principal if Agency)	_____ Print SGA, MGA, GA, or Agency Name
_____ National Producer Number	_____ Signature and Date

New Hierarchy

_____ SGA, MGA, GA, or Agency Name	
_____ National Producer Number	_____ Signature and Date

Current Top of Hierarchy Release Approval (only needed for immediate release)

_____ Print Name (Principal if Agency)	_____ Print SGA, MGA, GA, or Agency Name
_____ National Producer Number	_____ Signature and Date

Current Direct Hierarchy Release Approval (only needed for immediate release)

(may be the same as top of hierarchy, if so complete both sections with the same information)

_____ Print Name (Principal if Agency)	_____ Print SGA, MGA, GA, or Agency Name
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National Producer Number

Signature and Date