

AGENT PARTNER PROGRAM • RECRUITMENT KIT

Get Paid Every Month for Every Member You Enroll.

A recurring residual built on two products employers and families actually want — \$0 out-of-pocket on the everyday care people use most, the whole family included, and a health scan that runs on the phone already in your pocket. Two products, two licensing paths, one book that keeps paying you.

\$30

Vital Direct™ • direct-to-consumer membership
per active member / month, **recurring**

\$15

Vital 110™ • employer Section 125 supplemental
per active member / month, **recurring**



Why You Are Reading This Before Anyone Else

There is no public agent-recruitment program for these products yet. Health Compass Inc. administers and markets them; **Randolph Health Services is building the organized agent channel** — and it is being built now, one producer at a time. The agents who come in early write into open territory and build the deepest books. Everything you need to decide is in the next seven pages, including the parts most recruiters leave out.

SECTION 1 • WHY THIS, WHY NOW

A New Line of Recurring Income — Without Leaving the Business You Know.

The Product Does the Hard Part

\$0 deductibles and co-pays on covered everyday care, a roughly 55-second phone health scan, and families added at no additional cost. Employers cut payroll-tax spend; households get a level, predictable price. You are not talking anyone into anything they did not already want.

The Channel Is Open

No public agent-recruitment program exists for these products yet, so first movers build the deepest books — while warm demand keeps growing among the self-employed, 1099 contractors and high-deductible households who feel every dollar of everyday care.

You Are Paid to Keep Them Happy

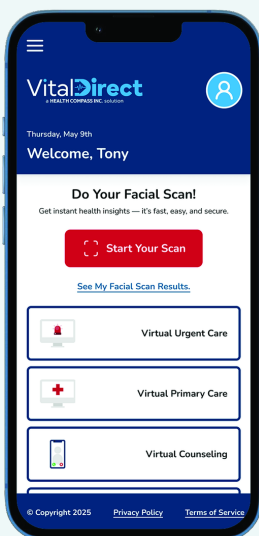
Comp is a **recurring residual** — \$30 per active member per month on Vital Direct, \$15 on Vital 110 — for as long as the member stays enrolled. Build the book once and get paid on it repeatedly. Your job becomes retention, not constant re-selling.

Two Licensing Paths

Vital Direct is a membership, not insurance — no health license is required in most states, with availability confirmed at onboarding. Vital 110 is an employer Section 125 supplemental and **requires an active health insurance license**. Setup, administration and the portals are handled on both.

\$360

The recurring value of a single active Vital Direct member, per year, at \$30 a month. A Vital 110 member is \$180 a year at \$15. Enroll a handful a week and the arithmetic compounds — the next page shows exactly how far. Illustrative only; no earnings are typical or guaranteed.



The 14-Vital Facial Scan — Your Demo

A roughly 55-second phone “selfie video” reads 14 vitals — heart rate, blood pressure, stress, SpO₂, hemoglobin A1C and more. HIPAA-compliant, SOC 2 certified, and the data is never sold. Nothing else in this market lets you hand a prospect your phone and show them something about themselves before the appointment ends.

SECTION 2 • THE MATH

Your Book Is an Asset That Pays You on a Schedule.

VITAL DIRECT™ • \$30 / MEMBER / MO	MONTHLY	ANNUAL
10 active members	\$300	\$3,600
25 active members	\$750	\$9,000
50 active members	\$1,500	\$18,000
100 active members	\$3,000	\$36,000
250 active members	\$7,500	\$90,000
500 active members	\$15,000	\$180,000

VITAL 110™ • \$15 / MEMBER / MO	MONTHLY	ANNUAL
10 active members	\$150	\$1,800
50 active members	\$750	\$9,000
100 active members	\$1,500	\$18,000
250 active members	\$3,750	\$45,000
500 active members	\$7,500	\$90,000

The Ramp — Ten Net-New a Month

Month 3: 30 members. Month 6: 60. Month 12: 120. That is a year-one run-rate of **\$43,200** a year on Vital Direct or **\$21,600** on Vital 110 — and it keeps paying in year two and beyond without being re-sold. Ten a month is the illustration, not a quota, and not a promise.

When You Get Paid

Enroll a member on the **1st–14th** and you are paid the **last Friday of that month**. Enroll on the **15th–30th** and you are paid the last Friday of the **next** month. Then every last Friday after that, for as long as the member stays active, through the Health Compass affiliate structure.

Read the Two Fourteenths Carefully — They Are Different Rules

The dates in the card above are **your commission schedule**. There is a separate rule about when a **member's access** begins, and it is on page 5. Agents confuse the two constantly and then promise a member something the plan does not do. Learn both before your first appointment.

Illustrative income figures only. Actual earnings depend entirely on the members you enroll and retain; members lapse, and Randolph Health Services makes no guarantee of earnings.

SECTION 3 • WHAT YOU ARE SELLING

Two Ways In. One Benefit Set.

Vital 110™ — Through Employers

\$15 / member / mo • active health insurance license required. A low-cost supplemental offered alongside major medical as a pre-tax Section 125 benefit, positioned as ACA Minimum Essential Coverage (MEC). Offered nationwide through participating employers.

- \$0 deductibles and co-pays on covered everyday care
- **\$0 in-person urgent care through the PHCS network** — the one thing Vital Direct does not include
- Family added at no additional cost
- Employer cuts payroll-tax spend (roughly 7.65% FICA on premium)
- Census-file setup; employer and member portals

Vital Direct™ — Direct to Consumer

\$30 / member / mo • no health license required in most states, with availability confirmed at onboarding. The same virtual benefit set sold as a membership at a level \$165 a month. Built for the self-employed, 1099 contractors and high-deductible or ACA households.

- Predictable, level monthly price — family included
- **Not insurance** — a membership for access to contracted providers
- Available in every state **except New York**
- Virtual care; in-person urgent care is a Vital 110 feature only
- Enrollment timing is on page 5 — know it before you promise it

What Is Covered — the Everyday Care Members Actually Use

Urgent care	\$0, no deductible. Virtual for both products; in-person through the PHCS network with Vital 110.
Virtual primary care	Ongoing care from home, at no additional cost.
Mental health counseling	A network of more than 75,000 therapists.
Prescriptions	More than 1,000 generics, up to 80% off brand, at 80,000+ pharmacies.
Labs and bloodwork	More than 3,500 screenings through LabCorp and Quest.*
Care navigation	A guide through the system, plus help fighting overcharges.
The 14-vital scan	A roughly 55-second selfie video on the member's own phone — and your demo. See page 2.

The One Difference You Must Never Blur

Both products carry the same virtual benefit set. **Only Vital 110 includes in-person urgent care, through the PHCS network.** Vital Direct does not, and telling a household otherwise creates a denied visit and a cancelled membership in the same week. A prospect who needs an in-person benefit needs an employer plan.

*LabCorp and Quest Diagnostics are trademarks of their respective owners; their inclusion here identifies the laboratories in the network and does not imply endorsement. Vital 110™ is a supplemental plan and is **not a replacement for major medical coverage.**

SECTION 4 • HOW IT WORKS

From Sign-Up to Residual in Four Steps.

The heavy lifting — enrollment, administration and member support — is handled for you.

- 1 Get Your Partner Link**
You are set up with a personal affiliate link tied to your book. Every member who enrolls through it is credited to you automatically — nothing to claim, nothing to chase. The link is issued when you activate.
- 2 Put the Offer in Front of People**
Employers for Vital 110 if you hold an active health insurance license; the self-employed, 1099 contractors and high-deductible households for Vital Direct. Talking points and ready-made sequences come with the kit.
- 3 They Self-Enroll — You Do Not Touch Paperwork**
Members sign up through your link. Health Compass Inc. handles setup, administration, billing and the portals. You are selling, not processing.
- 4 Get Paid, and Keep Getting Paid**
\$30 on Vital Direct or \$15 on Vital 110 per active member, on the last-Friday schedule, recurring every month the member stays enrolled.

When a Member's Access Actually Begins — Say This, Not Something Near It

If a member subscribes between the **1st and the 14th** of the month, access begins right away. If they join on the **15th or later**, your card will be billed on the **1st of the following month and your access begins** then. Use that sentence. It is not the same rule as your commission schedule on page 3, and an agent who promises same-day access on the 20th has made a service problem on day one.

What Is Handled for You

Plan setup and administration · member and employer portals · billing and enrollment · member support through the Health Compass portal · scan and claims mechanics · commission tracking and payout.

What Is Yours

Outreach, the appointment, the demo and the follow-up. Your own licensing, appointments and E&O sit outside this program, as in any agency. Nobody builds your book for you — nobody buries you in paperwork either.



SECTION 5 • TALKING POINTS AND OBJECTIONS

Lead With These. Then Handle the Push-Back.

\$0

Out of pocket. No deductibles or co-pays on the everyday care people actually use.

Family

Included. Members add their family at no additional cost, on either product.

55s

Health in about 55 seconds. A phone scan reads 14 vitals — no clinic visit, no lab.

“Is this insurance? I already have a plan.”

Vital 110 is a **supplement** that sits alongside major medical and fills the everyday-cost gap — it is not a replacement for major medical. Vital Direct is a **membership, not insurance** — built for people who are uninsured, self-employed, or carrying a high deductible. Neither is a replacement for major medical.

“I do not have a health license — can I even offer this?”

Vital Direct requires no health license in most states, with availability confirmed at onboarding, because it is a membership rather than a sale of insurance. Vital 110 **does** require an active health insurance license, because it is an employer-sponsored Section 125 benefit. If you are unlicensed, lead with Vital Direct.

“What is the catch on the price?”

Vital Direct is a level \$165 a month — predictable, family included. For employer groups, Vital 110 runs pre-tax under Section 125, so the employer cuts payroll-tax spend at roughly 7.65% FICA on premium. Tax outcomes depend on plan design.

“This sounds like those wellness plans that pay for themselves.”

Raise that comparison **before they do**. The WIMPER/SIMRP category was killed by IRS CCA 202323006 — flat wellness cash with no medical expense is taxable wages. Vital 110 runs on a self-funded ACA MEC chassis under Section 125, with claims adjudicated by a TPA and paid on an EOB. Send them to rhsbenefits.com/business for the diligence material, invite the CPA in, and never guarantee a tax outcome.

“How do I know my data is safe with a face scan?”

It is HIPAA-compliant and SOC 2 certified, and the data is never sold. It reads indicators from a short selfie video — a wellness tool, not a diagnosis.

“Is it available where I am?”

Vital Direct: every state **except New York**. Vital 110: nationwide through participating employers.

The Line You Do Not Cross

Never present a take-home-pay increase or a facial-scan “claims payment” as guaranteed tax-free, and never guarantee a tax outcome of any kind. Route every tax specific to Health Compass Inc. and a qualified tax advisor. It is the one objection on this page you cannot talk your way out of afterwards.

SECTION 6 • AGENT FAQ

The Questions Agents Ask First.

How much do I earn, and how often?

\$30 per active member per month on Vital Direct and \$15 on Vital 110 — a recurring residual paid on the last-Friday schedule for as long as the member stays enrolled.

Is it really recurring?

Yes. You are not paid once. As long as a member stays active the residual keeps paying, so the income compounds as the book grows — and it is why retention is the job.

Do I need an insurance license?

Vital Direct: not in most states, with availability confirmed at onboarding — it is a membership, not insurance. Vital 110: yes, an active health insurance license is required to write the employer Section 125 plan.

Do I handle enrollment or paperwork?

No. Members self-enroll through your link and Health Compass Inc. handles setup, administration and support.

Who is the ideal customer?

For Vital Direct: the self-employed, 1099 contractors and anyone on a high-deductible or ACA plan. For Vital 110: employers who want to cut payroll-tax spend and hold on to their people.

What makes it different?

\$0 out-of-pocket everyday care, family included, and the 14-vital phone scan — a demo nothing else in this market can put in a prospect's hand.

Where is it available?

Vital Direct: every state except New York. Vital 110: nationwide through participating employers.

What does it cost me to start, and what comes next?

Book the call first — it costs nothing. Before you commit to anything, ask for the **Full Membership Guide**: it publishes every dollar of the partner toolkit, in writing, so you can run the coverage math yourself. Contracting starts at agents.rhsbenefits.com/contract.

The Pitch

"It is a low-cost health membership with \$0 out-of-pocket on everyday care, the whole family included, and a roughly 55-second phone health scan — and I earn a recurring residual every month each member stays."

GET STARTED

Build a Book That Pays You Every Month.

1

Book the Call

Fifteen minutes with Tyler or Michael. Links are below.

2

Get Contracted

Start at agents.rhsbenefits.com/ contract. Your link is issued there.

3

Earn

\$30 or \$15 per active member, every month they stay.

YOUR PROGRAM CONTACTS

Tyler Randolph

Chief Executive Officer
t.randolph@rhsbenefits.com
calendly.com/tarandolph/rhs_intro_call_15_minutes

Michael Bradburn

Chief Operating Officer
m.bradburn@rhsbenefits.com
calendly.com/mjbradburn/rhs_intro_call_15_minutes

WHERE TO SEND PEOPLE

getrhs.com — Vital Direct, the consumer site

getrhs.com/agents — the agent site, for producers you recruit

getrhs.com/business — Vital 110, the employer site

What Happens on the Call

We walk the program on screen — the live scan and the funnel. Then we run *your* numbers with a real monthly lapse assumption, so you see the floor and not just the ceiling. **No earnings are typical or guaranteed.** Bring the size of book you intend to build and the territory you intend to work. What the toolkit costs is published in full in the **Full Membership Guide** — ask, and we walk it on the same call.

Take a Selfie...Stay Healthy!

Book fifteen minutes with Tyler or Michael using the links above, or write to start@rhsbenefits.com.