

## SMALL GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Aetna</b>		
Medical	1-100	5% for annualized premium up to \$1,000,000. Once annualized premium reaches \$1,000,000, commissions will be paid at 1%.
Dental	2-50 51-100	Standalone – 9%; with Medical 10% for first year only 10% [for all years]
Vision	2-100	10% *Broker commission will be reduced by any override to compensate General Agent.
<b>Aflac (Individual Voluntary Plans)<sup>1</sup></b>		
Creative Solutions	3-99 Policy holders	Begins at 12% commission and increases with agent involvement and production [for all years].
<b>Allstate Benefits<sup>1</sup></b>		
Medical	2-24 25-50 51-200	7.0% 6.0% 5.0%
<b>Ameritas</b>		
Dental	3-199	10% Level Simple Add-Ons - 10%
Vision	3+	10% Level Simple Add-Ons - 10%
<b>Anthem Blue Cross</b>		
Medical	1-100	5% First \$1,000,000 0.8% Over \$1,000,000 [for all years]
Dental and Vision	2-100	10% [for all years]
Life	2-100	15% [for all years]
Voluntary/Optional Life and AD&D	10-100	15% [for all years]
STD, LTD, Vol. STD and Vol. LTD	10-100	15% Flat [for all years]
<b>Avesis</b>		
Vision	2-100	10% [for all years]
<b>BEST Life and Health Insurance Company<sup>2</sup></b>		
Dental	2-50 51-99	10% [for all years] 8% [for all years]
Voluntary Dental	5-50 51-99	10% [for all years] 8% [for all years]
Vision	5-99	10% [for all years]
Life and AD&D	2-99	15% [for all years]
<b>Blue Shield of California</b>		
Medical	1-100	5% [for all years]
Medical (Mirror Package)	1-100	5% [for all years]
Dental and Vision	1-100	10% [for all years]
Life	2-100	10% [for all years]

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<b>CalCPA</b>		
Medical (Anthem Blue Cross)	1-50	7%
Dental (Delta Dental)	2+	10% [for all years]
Vision (VSP)	2+	10% [for all years]
<b>CaliforniaChoice® (Employee Choice) Medical</b>		
Medical	1-100 (medically enrolled)	5%
Dental, Vol. Vision and Life	2-100	12% [for all years]
Chiropractic	2-100	6.5% [for all years]
<b>California Dental Network</b>		
Dental	2+	10% Flat unless otherwise requested [for all years]
<b>Camden<sup>1</sup></b>		
Vision	5+	10% Flat [for all years]
<b>Chinese Community Health Plan</b>		
Medical	1-100  101+	1st Year: 6.5% 2nd Year: 6.2% 3rd Year: 5.9% 4th Year: 5.6% 5th Year: 5.3% 6th Year+: 5.0% Annual Premium \$500,001+: 1.0% -When annualized premium for a single group reaches \$500,001 or more in a contract year, the commission is reduced to 1.0% for amounts over \$500,001 for that group. 5% or Negotiable [for all years]
<b>ChoiceBuilder®</b>		
Dental, Vision, Life and Chiropractic	2-500	10% [for all years]
<b>Cigna<sup>1</sup></b>		
Dental	26-250	Negotiable - Contact your Word & Brown representative
Vision, Life and Disability	26-250	Contact your Word & Brown representative as we will need to co-broker
<b>Cigna + Oscar<sup>1</sup></b>		
Medical	1-100	5% of premium
<b>Colonial Life<sup>1</sup></b>		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	3+	Varies by product
<b>CompNet<sup>1</sup></b>		
Creative Solutions	1-100	1st year: 4% Renewal: 3%
<b>Delta Dental</b>		
Dental	2-99	10% Flat [for all years]
Vision	2-99	10% Flat [for all years]
<b>Delta Dental (MWG)<sup>1</sup></b>		
Dental	1-4	10% [for all years]

(Continued)

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<b>E.D.I.S.<sup>1</sup></b>		
Freedom Dental	2-50 51-100	10% 7.5%
Group Term Life	2+	10%
EDHP Hybrid, RBP and Buy Up Plans	2+	\$6 PEPM, and the below % of both the specific and aggregate premium. <ul style="list-style-type: none"> <li>8% if spec deductible is \$10,000</li> <li>9% if spec deductible is \$20,000</li> <li>10% if spec deductible is \$30,000 or higher</li> </ul>
EDHP MVP Plan	2+	\$10 PEPM
MEC Plans	2+	\$5 PEPM
<b>Evolved Benefits<sup>1</sup></b>		
Staff Benefits Management and Administrators (SBMA)	25+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransChoice	10+	15%
<b>Guardian<sup>2</sup></b>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	2-100	Standard M-Scale
<b>Health Net</b>		
Medical	1-100	5% [for all years]
Dental and Vision	2-100	10% [for all years]
Life	2-100	4% Level [for all years]
<b>Humana<sup>1</sup></b>		
Dental and Vision	1-100	First \$10,000: 10% Next \$10,000: 7.5% Next \$10,000: 5% Next \$20,000: 2.5% Over \$50,000: 1.5%
Employer-Sponsored Group Life & AD&D	1-50	10%
	51-100	First \$5,000: 15% Next \$20,000: 10% Next \$25,000: 7% Next \$50,000: 3% Next \$100,000: 2% Over \$200,000: 1%
Voluntary Group Life and AD&D	1-100	15%
<b>International Medical Group Inc. (IMG)<sup>1</sup></b>		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	1-100	Varies
<b>Kaiser Permanente<sup>**</sup></b>		
Medical	1-100	5% [for all years] <ul style="list-style-type: none"> <li>For groups with aggregate premiums higher than \$1,000,000 in any group year, commissions are at the above rate for premiums up to \$1,000,000 and at 1% for premiums higher than \$1,000,000 in that group year.</li> </ul>
Dental (PPO)	1-100	\$2.65 (per member per month)
Dental (HMO) DeltaCare	1-100	\$1.32 (per member per month)

**\*\* Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.**

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Landmark Healthplan<sup>1</sup></b>		
Chiropractic/ Acupuncture	2+	20% commission on 1st year's paid premiums; 10% thereafter
<b>Liberty Dental</b>		
Dental (HMO)	2-300	10% [for all years]
<b>Lincoln Financial Group<sup>1</sup></b>		
Dental*	2-99	First \$10,000 - 10.00% Next \$10,000 - 8.00% Next \$10,000 - 4.00% Next \$20,000 - 2.00% Next \$50,000 - 1.50% Next \$150,000 - 0.25% Next \$250,000 - 0.15% Above \$500,000 - 0.15%
Vision*	2-99	10%
LTD*	2-99	First \$15,000 - 15.00% Next \$10,000 - 10.00% Next \$25,000 - 5.00% Next \$50,000 - 1.00% Above \$100,000 - 0.50%
Life AD&D and STD*	2-99	First \$2,000 - 15.00% Next \$3,000 - 12.00% Next \$5,000 - 11.00% Next \$5,000 - 8.00% Next \$5,000 - 7.00% Next \$5,000 - 6.00% Next \$5,000 - 5.00% Next \$20,000 - 2.00% Next \$50,000 - 1.50% Next \$50,000 - 1.00% Next \$350,000 - 0.75% Above \$500,000 - 0.50%
*Flat commissions can be offered, please specify to sales rep on RFP		
<b>MediExcel Health Plan</b>		
Medical	1-100	7% [for all years]
Dental	1-100	10% [for all years]
Vision	1-100	10% [for all years]
<b>MetLife<sup>2</sup></b>		
PPO Dental PPO Vol. Dental	2-100 2-100	First \$5,000: 10.00% Next \$5,000: 7.50% Next \$20,000: 5.00% Next \$10,000: 3.50% Next \$10,000: 3.00% Next \$10,000: 2.00% Next \$190,000: 1.75% Next \$250,000: 1.00% Next \$500,000: 0.50% Next \$4,000,000: 0.25% Over \$5,000,000: 0.10% [for all years]
MetLife Dental HMO/Managed Care, SafeGuard Dental DHMO & Vision	5-100	10% Level [for all years]

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CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>MetLife<sup>2</sup> (Cont.)</b>		
Life and STD	2-100	First \$5,000: 15.00% Next \$5,000: 10.00% Next \$20,000: 5.00% Next \$10,000: 3.50% Next \$10,000: 3.00% Next \$10,000: 2.00% Next \$190,000: 1.75% Next \$250,000: 1.00% Next \$500,000: 0.50% Next \$4,000,000: 0.25% Over \$5,000,000: 0.10% [for all years]
LTD	5-100	First \$15,000: 15.00% Next \$10,000: 10.00% Next \$25,000: 5.00% Next \$200,000: 2.00% Over \$250,000: 1.00% [for all years]
<b>Nippon Life Benefits<sup>1</sup></b>		
Medical	50-100	First \$1,000: 6.50% Next \$4,000: 4.70% Next \$5,000: 2.85% Next \$10,000: 2.60% Next \$10,000: 2.35% Next \$20,000: 1.85% Next \$200,000: 1.15% Next \$500,000: 0.55% Next \$1,250,000: 0.28% Over \$2,000,000: 0.10% -Flat commission % is negotiable, contact your Word & Brown representative
Dental	2-50 51-100	10% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0%
Vision	2-50 51-100	10% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0%
Life and AD&D	2-50 51-100	15% first year and renewal \$0 - \$10,000 = 15% \$10,001 - \$15,000 = 10% \$15,001 - \$20,000 = 10% \$20,001 - \$25,000 = 7.5% \$25,001 - \$50,000 = 7.5% \$50,001 - \$100,000 = 5% \$100,001+ = 2.5%
STD	2-50 51-100	15% first year and renewal \$0 - \$10,000 = 10% \$10,001 - \$15,000 = 7.5% \$15,001 - \$20,000 = 7.5% \$20,001 - \$25,000 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0%
LTD	2-50 51-100	15% first year and renewal \$0 - \$10,000 = 15% \$10,001 - \$15,000 = 15% \$15,001 - \$20,000 = 12.5% \$20,001 - \$25,000 = 12.5% \$25,001 - \$50,000 = 10% \$50,001 - \$100,000 = 10% \$100,001+ = 5%
<b>Nippon Life Benefits<sup>1</sup> - Affiliated Trust</b>		
Medical/Rx/Vision	2-50	For the first \$250,00 7% For the Next \$250,00 5.5% Over \$500,00 3.0%

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Oscar</b>		
Medical	1-100	5% of premium
<b>Premier Access</b>		
Dental	1-100	As requested in the RFQ - 10% commissions or graded and will continue for the life of the contract and based on the commission instructions in place at the time of the sale. Higher commissions available upon request.
<b>Premium Saver (MWG)<sup>1</sup></b>		
Creative Solutions	1-100	Zero to 15%. Contact your Word & Brown representative
<b>Principal<sup>2</sup></b>		
Dental	2+ Voluntary: 5+	Graded beginning at 10%
Vision	2+ Voluntary: 5+	Graded beginning at 10%
LTD	2+ Voluntary: 5+	Graded beginning at 15%
STD	2+ Voluntary: 5+	Graded beginning at 10%
Life and AD&D	2+ Voluntary: 5+	Graded beginning at 10%
Accident	2+ Voluntary: 5+	65% 1st year; 5% 2nd year +
Critical Illness	2+ Voluntary: 5+	30% 1st year; 15% 2nd year +
<b>Reliance Standard<sup>1</sup></b>		
Dental	2-19	10% [for all years]
Life	2-19	15% 1st year; 10% Renewal
LTD	2-19	15% 1st year; 10% Renewal
STD	2-19	10% [for all years]
Critical Illness & Accident	2-19	15% 1st year; 10% Renewal
<b>Seniors Choice<sup>1</sup></b>		
Medical	1-100	8% [for all years]
Part D (RX)	1-100	5% [for all years]
Dental	1-100	10%
Vision	1-100	10%
<b>Sharp Health Plan</b>		
Medical (HMO)	1-100	Up to 5% of Paid Premium Mirrored Plans: 1st Year - 6.5% of Paid Premium 2nd Year - 6.2% of Paid Premium 3rd Year - 5.9% of Paid Premium 4th Year - 5.6% of Paid Premium 5th Year - 5.3% of Paid Premium 6+ Years - 5.0% of Paid Premium
<b>SIMNSA</b>		
Medical and Dental	1-100	7% Flat [for all plan years]
<b>SmileSaver/MetLife DHMO</b>		
Dental	2-999	SmileSaver DHMO: 10% Level

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<b>Sutter Health Plus</b>		
Medical	1-50 51-100	6.5% 5%
<b>The Holman Group</b>		
Alternative Solutions (EAP)	10-100	% is broker directed
<b>Total Benefits Solutions<sup>1</sup></b>		
Medical (International)	2+	5% first year and renewal
<b>United Concordia</b>		
Dental	2+	10%
<b>UnitedHealthcare</b>		
Medical	1-100	Flat 5%
Dental	2-100	2-50: 10%  51+ commission can vary at the request of agent or customer.
Vision	2-100	10% [for all years]
Life	2-100	10% [for all years]
STD & LTD	2-100	First \$15,000: 15% Next \$10,000: 10% Next \$25,000: 5% Over \$50,000: 1% [for all years]
<b>Unum<sup>1</sup></b>		
Dental	2+	10% [for all years]
Vision	2+	12% (flat)
Group Term Life and AD&D	2+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K+ - 0.5% [for all years]
Group Term Life and AD&D Voluntary	10+	15% [for all years]
LTD	2+	First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1% [for all years]
STD	10+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K - 0.5% [for all years]
LTD Voluntary and STD Voluntary	10+	15% [for all years]
Accident	2+	15% (flat)
Critical Illness	2+	15% (flat)
Critical Illness (AACI)	2+	15% (flat)
Hospital Indemnity	2+	15% (flat)
<b>Vision Plan of America</b>		
Vision	2+	10% Flat [for all years]

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>VSP<sup>2</sup></b>		
Vision (Voluntary)	10+	First \$5,000: 10% Next \$5,000: 5% Next \$10,000: 3.56% Next \$10,000: 3% Next \$20,000: 2.31% Next \$200,000: 1.44% Next \$250,000: 0.73% Exceeding \$500,000: 0.35% [for all years]
Vision (Employer Paid)	5+	First \$5,000: 10% Next \$5,000: 5% Next \$10,000: 3.56% Next \$10,000: 3% Next \$20,000: 2.31% Next \$200,000: 1.44% Next \$250,000: 0.73% Exceeding \$500,000: 0.35% [for all years]
<b>Western Health Advantage</b>		
Medical	1-100	Transition groups (51-100): Lock in flat 6.5% All New Small Groups (1-100): Flat 5%
Dental (via Delta Dental)	1-100	7.0% [for all years]

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