

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---|---------------------|--|
| Aetna | | |
| Medical | 101-200 201+ | 5% Contact your Word & Brown representative |
| Dental and Vision | 101-200 201+ | 10% Contact your Word & Brown representative |
| Aflac (Group Platform Plans) | | |
| Creative Solutions | 101+ Policy holders | Begins at 12% commission and increases with agent involvement and production |
| Ameritas | | |
| Dental | 100-199 | 10% Level Simple Add-Ons - 10% |
| Vision | 100+ | 10% Level Simple Add-Ons - 10% |
| Anthem Blue Cross | | |
| Medical, Dental, Vision, Life and Disability | 101-500 | 4% Medical; Dental HMO 10%; Dental PPO 10%; Vision 10%; Life & Disability 10% |
| BEST Life and Health Insurance Company | | |
| Dental | 100+ | 8% |
| Voluntary Dental | 100+ | 8% |
| Vision | 100+ | 10% |
| Life and AD&D | 100+ | 15% |
| Blue Shield of California | | |
| Medical | 101-299 | Blue Shield has transitioned to a Producer Service Fee model. Contact your Word & Brown representative |
| Dental | 101-299 | Negotiable |
| Vision | 101-299 | Negotiable |
| Life | 101-299 | 10% |
| CalCPA | | |
| Medical (Anthem Blue Cross) | 101+ | 5% |
| Dental (Delta Dental) | 101+ | 10% |
| Vision (VSP) | 101+ | 10% |
| California Dental Network | | |
| Dental | 101+ | Negotiable ² |
| Camden | | |
| Vision | 101+ | 10% Level |
| ChoiceBuilder® | | |
| Dental, Vision, Life and Chiropractic | 101-500 | 10% |
| CIGNA | | |
| Medical | 101-250 | 5% Standard (negotiable) ³ |
| Dental | 101-250 | 10% Standard (negotiable) ³ |
| Vision, Life and Disability | 101-250 | Contact your Word & Brown representative as we will need to co-broker |
| Colonial Life (Individual and Small Group Voluntary Plans) | | |
| Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity | 101+ | Varies by product |

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| CompNet | | |
| Creative Solutions | 101+ | 1st year: up to 10% depending on the carrier. Renewal: 5% |
| E.D.I.S. | | |
| Freedom Dental | 101+ | 3.75% |
| 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"> 8% if spec deductible is \$10,000 9% if spec deductible is \$20,000 10% if spec deductible is \$30,000 or higher |
| EDHP MVP Plan | 2+ | \$10 PEPM |
| MEC Plans | 2+ | \$5 PEPM |
| Evolved Benefits | | |
| Staff Benefits Management and Administrators (SBMA) | 101+ | Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15 |
| Transamerica/TransChoice | 101+ | 15% |
| Guardian | | |
| Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer | 101-999 | Contact your Word & Brown representative |
| Health Net | | |
| Medical | 101-500 | 5% |
| Dental / Vision | 101-500 | 10% |
| Life | 101-500 | 0-10,000 = 10% 10,001 - 20,000 = 8% 20,001 - 30,000 = 5% 30,001 - 50,000 = 4% 50,001 - 150,000 = 2% 150,001+ = 1% |
| Humana | | |
| Dental and Vision | 101+ | 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 | 101+ | 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 | 101+ | 15% |
| International Medical Group Inc. (IMG) | | |
| Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services | 101+ | Varies |

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- ¹ Quoting for this carrier is not available on ca.wordandbrown.com, please contact your Word & Brown representative for a proposal request.
- ² Regional health plans are available in specific areas. Contact your Word & Brown representative for details.
- ³ Contact your Word & Brown representative for details.
- ⁴ For groups 101-299, please contact your Word & Brown representative.

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|--|------------|--|
| Kaiser Permanente** | | |
| Medical | 101-300 | 5% |
| Landmark Healthplan | | |
| Chiropractic/ Acupuncture | 2+ | 20% commission on 1st year's paid premiums; 10% thereafter |
| LIBERTY Dental | | |
| Dental (HMO) | 101-300 | 10% [for all years] |
| Lincoln Financial Group | | |
| Dental | 100+ | 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% -Flat commission % is negotiable; contact your Word & Brown representative |
| Vision | 100+ | 10% |
| LTD | 100+ | 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% -Flat commission % is negotiable; contact your Word & Brown representative |
| Life AD&D and STD | 100+ | 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 commission % is negotiable; contact your Word & Brown representative |
| MediExcel Health Plan | | |
| Medical | 101+ | 5% |
| Dental ⁴ | 101+ | 10% |
| MetLife⁵ | | |
| HMO Dental | 101-499 | 10% Level - Commissions are paid on the actual enrollment of the group |
| Dental PPO Options | 101+ | 10% Graded ³ - Commissions are paid on the actual enrollment of the group |
| Vol. PPO Options | 101+ | 10% Graded ³ - Commissions are paid on the actual enrollment of the group |
| Vision | 101+ | 10% Level - Commissions are paid on the actual enrollment of the group |
| Life | 10+ | 15% Graded ³ - Commissions are paid on the actual enrollment of the group |
| Disability | 10+ | Varies - Commissions are paid on the actual enrollment of the group |
| Creative Solutions | 200+ | Varies - Commissions are paid on the actual enrollment of the group |
| NationCare PPO Presented by Sharp Health Plan | | |
| Medical | 101+ | 5% |

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|-----------------------------|------------|--|
| Nippon Life Benefits | | |
| Medical | 101-300 | 5% flat commission |
| Dental | 101-300 | \$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% |
| Vision | 101-300 | \$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% |
| Life/AD&D | 101-300 | \$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 | 101-300 | \$0-\$10,000 10% \$10,001-\$15,000 7.5% \$15,001-\$20,000 7.5% \$20,001-\$25,000 5% \$25,001-\$50,000 5% \$50,001-\$100,000 2.5% \$100,001 + 1% |
| LTD | 101-300 | \$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% |
| Premier Access | | |
| Dental | 101+ | 10% standard Other commissions available upon request. |
| Premium Saver | | |
| Creative Solutions | 101+ | Zero to 15%. Contact your Word & Brown representative |

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- ⁴ For groups 101-299, please contact your Word & Brown representative.
- ⁵ MetLife offers the choice between Superior Vision and Davis.

** 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.

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| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|--------------------------------------|------------|--|
| Principal | | |
| Dental | 101-999 | First \$5,000: 10% Next \$5,000: 8% Next \$15,000: 6% Next \$25,000: 4% Next \$100,000: 3% Next \$350,000: 2.5% Over \$500,000: 1.6% Commissions payable at a flat percentage are available for all group coverages. |
| Vision | 101+ | First \$5,000: 10% Next \$5,000: 8% Next \$15,000: 6% Next \$25,000: 4% Next \$100,000: 3% Next \$350,000: 2.5% Over \$500,000: 1.6% Commissions payable at a flat percentage are available for all group coverages. |
| Life | 101+ | First \$5,000: 10% Next \$5,000: 8% Next \$15,000: 6% Next \$25,000: 4% Next \$100,000: 3% Next \$350,000: 2.5% Over \$500,000: 1.6% Commissions payable at a flat percentage are available for all group coverages. |
| Disability | 101+ | STD: First \$5,000: 10% Next \$5,000: 8% Next \$15,000: 6% Next \$25,000: 4% Next \$100,000: 3% Next \$350,000: 2.5% Over \$500,000: 1.6% LTD: First \$15,000: 15% Next \$10,000: 10% Next \$25,000: 5% Next \$50,000: 2% Next \$100,000: 1% Next \$300,000: 0.6% Next \$500,000: 0.3% Over \$1,000,000: 0.1% Commissions payable at a flat percentage are available for all group coverages. |
| Reliance Standard | | |
| Dental | 20+ | Contact your Word & Brown representative |
| Life | 20+ | Contact your Word & Brown representative |
| Disability | 20+ | Contact your Word & Brown representative |
| Creative Solutions | 20+ | Contact your Word & Brown representative |
| Seniors Choice | | |
| Medical | 101+ | 8% |
| Part D (RX) | 101+ | 5% |
| Sharp Health Plan² | | |
| Medical (HMO) | 101+ | Contact your Word & Brown representative |
| SIMNSA² | | |
| Medical | 101+ | 7% |
| SmileSaver/MetLife DHMO | | |
| Dental | 101-999 | SmileSaver DHMO: 10% Level |

| CARRIER / PLAN | GROUP SIZE | COMMISSION |
|---|------------|--|
| The Holman Group | | |
| Alternative Solutions (EAP & Crisis Services) | 100+ | % is broker directed |
| Total Benefits Solutions (Aetna International)² | | |
| Medical (International) | 2+ | 5% first year and renewal |
| United Concordia | | |
| Dental | 2+ | 10% but is negotiable |
| United Healthcare | | |
| Medical | 101+ | Contact your Word & Brown representative |
| Dental, Vision, Life and Disability | 101+ | Contact your Word & Brown representative |
| Unum¹ | | |
| Dental | 101-500 | 10% |
| Vision | 101-500 | 12% (flat) |
| Group Term Life and AD&D | 101-500 | First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K+ - 0.5% |
| Group Term Life and AD&D Voluntary | 101-500 | 15% |
| LTD | 101-500 | First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1% |
| STD | 101-500 | First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K - 0.5% |
| LTD Voluntary and STD Voluntary | 101-500 | 15% |
| Accident | 101-500 | 15% (flat) |
| Critical Illness | 101-500 | 15% (flat) |
| Critical Illness (AACI) | 101-500 | 15% (flat) |
| Hospital Indemnity | 101-500 | 15% (flat) |
| Vision Plan of America | | |
| HMO Plan 1 + Vol; HMO Plan 2 + Vol; HMO Plan 3 | 101+ | 12% |
| M-Plus Plan | 101+ | 15% |
| VSP | | |
| Vision (Voluntary) | 10+ | 10% Graded |
| Vision (Employer Paid) | 5+ | 10% Graded |
| Western Health Advantage² | | |
| Medical, Dental and Vision | 101+ | Contact your Word & Brown representative |

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