

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

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

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<b>CompNet</b>		
Creative Solutions	101+	1st year: 4% Renewal: 3%
<b>E.D.I.S.</b>		
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"> <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</b>		
Staff Benefits Management and Administrators (SBMA)	101+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransChoice	101+	15%
<b>Guardian</b>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	101-999	Contact your Word & Brown representative
<b>Health Net</b>		
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%
<b>Humana</b>		
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%
<b>International Medical Group Inc. (IMG)</b>		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	101+	Varies

(Continued)

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<b>Kaiser Permanente**</b>		
Medical	101-300	5%
<b>Landmark Healthplan</b>		
Chiropractic/ Acupuncture	2+	20% commission on 1st year's paid premiums; 10% thereafter
<b>Liberty Dental</b>		
Dental (HMO)	101-300	10% [for all years]
<b>Lincoln Financial Group</b>		
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
<b>MediExcel Health Plan</b>		
Medical	101+	5%
Dental <sup>4</sup>	101+	10%
<b>MetLife</b>		
HMO Dental	101-499	10% Level - Commissions are paid on the actual enrollment of the group
Dental PPO Options	101+	10% Graded <sup>3</sup> - Commissions are paid on the actual enrollment of the group
Vol. PPO Options	101+	10% Graded <sup>3</sup> - 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 <sup>3</sup> - 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
<b>NationCare PPO Presented by Sharp Health Plan</b>		
Medical	101+	5%

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Nippon Life Benefits</b>		
Medical	101-300	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	101-300	\$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	101-300	\$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	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 = 5.0% \$25,001 - \$50,000 = 5.0% \$50,001 - \$100,000 = 2.5% \$100,001+ = 1.0%
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%
<b>Premier Access</b>		
Dental	101+	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</b>		
Creative Solutions	101+	Zero to 15%. Contact your Word & Brown representative
<b>Principal</b>		
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.

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\*\* 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
<b>Principal (Cont.)</b>		
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.
<b>Reliance Standard</b>		
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
<b>Seniors Choice</b>		
Medical	101+	8%
Part D (RX)	101+	5%
<b>Sharp Health Plan<sup>2</sup></b>		
Medical (HMO)	101+	Contact your Word & Brown representative
<b>SIMNSA<sup>2</sup></b>		
Medical	101+	7%
<b>SmileSaver/MetLife DHMO</b>		
Dental	101-999	SmileSaver DHMO: 10% Level
<b>The Holman Group</b>		
Alternative Solutions (EAP)	100+	% is broker directed
<b>Total Benefits Solutions<sup>2</sup></b>		
Medical (International)	2+	5% first year and renewal
<b>United Concordia</b>		
Dental	2+	10% but is negotiable

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>United Healthcare</b>		
Medical	101+	Contact your Word & Brown representative
Dental, Vision, Life and Disability	101+	Contact your Word & Brown representative
<b>Unum<sup>1</sup></b>		
Dental	101+	10%
Vision	101+	12% (flat)
Group Term Life and AD&D	101+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K+ - 0.5%
Group Term Life and AD&D Voluntary	101+	15%
LTD	101+	First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1%
STD	101+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K - 0.5%
LTD Voluntary and STD Voluntary	101+	15%
Accident	101+	15% (flat)
Critical Illness	101+	15% (flat)
Critical Illness (AACI)	101+	15% (flat)
Hospital Indemnity	101+	15% (flat)
<b>Vision Plan of America</b>		
HMO Plan 1 + Vol; HMO Plan 2 + Vol; HMO Plan 3	101+	12%
M-Plus Plan	101+	15%
<b>VSP</b>		
Vision (Voluntary)	10+	10% Graded
Vision (Employer Paid)	5+	10% Graded
<b>Western Health Advantage<sup>2</sup></b>		
Medical, Dental and Vision	101+	Contact your Word & Brown representative

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