

# LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Aetna</b>		
Medical	51-100	Broker fee determined by broker
Dental	51-100	10%
Vision	51-100	7.5%
<b>Aflac</b>		
Creative Solutions	100+ Policy holders	Begins at 12%
<b>Ameritas</b>		
Dental	100-199	10% Level Simple Add-Ons - 10%
Vision	100+	10% Level Simple Add-Ons - 10%
<b>Anthem Blue Cross Blue Shield</b>		
Medical	51+	Contact your Word & Brown representative
Dental	51+	Contact your Word & Brown representative
Vision	51+	Contact your Word & Brown representative
Life and AD&D	51+	Contact your Word & Brown representative
<b>BEST Life and Health Insurance Company</b>		
Dental	100+ Voluntary 100+	Negotiable Negotiable
Vision	100+	10%
Life and AD&D	100+	15%
<b>Camden-Avesis</b>		
Vision	51+	10%
<b>Cigna</b>		
Medical	Group size varies by plan	5% Standard (negotiable)
Dental	51+	10% (negotiable)
Vision, Life and Disability	51-250	Contact your Word & Brown representative as we will need to co-broker
<b>Colonial Life</b>		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	51+	Varies by product
<b>Companion Life</b>		
Dental	51+	First \$10K - 10% Next \$10K - 7.5% Next \$10K - 5% Above - 3.5% Voluntary - 10%
Vision	51+	10%
Life and AD&D	51+	First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary - 15%
<b>Delta Dental</b>		
Dental	51-299	10%
<b>E.D.I.S.</b>		
Freedom Dental	51-99 100+	7.5% 3.75%
Group Term Life	51+	10%

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>E.D.I.S. (Cont.)</b>		
EDHP Hybrid, RBP and Buy Up Plans	51+	\$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	51+	\$10 PEPM
MEC Plans	51+	\$5 PEPM
<b>Evolved Benefits</b>		
Staff Benefits Management and Administrators (SBMA)	101+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransConnect	101+	HP45 - 18%
<b>Guardian</b>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	51-999	Contact your Word & Brown representative
<b>Humana</b>		
Dental and Vision	51+	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	51+	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	51+	15%
<b>International Medical Group Inc. (IMG)</b>		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	51+	Varies
<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

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# LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Lincoln Financial Group (Cont.)</b>		
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>MetLife</b>		
Dental	51+	Graded beginning at 10%
Vision	51+	10%
LTD	51+	First \$15K - 15% Next \$10K - 10% Above - Varies Flat 15% available
STD	51+	First \$5K - 15% Next \$5K - 10% Above - Varies Flat 15% available
Life and AD&D	51+	Graded beginning at 15%
<b>Nippon Life</b>		
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	51+	Zero to 15%. Contact your Word & Brown representative

CARRIER / PLAN	GROUP SIZE	COMMISSION
<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.
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>Prominence Health Plan</b>		
Medical	51+	Negotiable
<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>SecureCare<sup>2</sup></b>		
Dental	51+	10% level
Vision	51+	10% level
Life	51+	10% level
STD	51+	10% level
LTD	51+	10% level
<b>Seniors Choice</b>		
Medical	51+	8%
Part D (RX)	51+	5%
<b>The Holman Group</b>		
Alternative Solutions (EAP & Crisis Services)	100+	% is broker directed
<b>Total Benefits Solutions (Aetna International)<sup>1</sup></b>		
Medical (International)	2+	5% first year and renewal
<b>United Concordia</b>		
Dental	2+	10% but is negotiable

<sup>1</sup> Quoting for this carrier is not available through our online Quoting System, please send your quote request to [nevadaquotes@wordandbrown.com](mailto:nevadaquotes@wordandbrown.com) or contact your Word & Brown representative.

<sup>2</sup> Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.

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**LARGE GROUP PRODUCTS & BROKER COMMISSIONS**

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Unum<sup>1</sup></b>		
Dental	51+	10% standard
Vision	51+	12% (flat)
Group Term Life and AD&D	51+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K+ - 0.5%
Group Term Life and AD&D Voluntary	51+	15%
LTD	51+	First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1%
STD	51+	First \$15K - 10% Next \$10K - 7% Next \$25K - 5% Next \$50K - 1% \$100K - 0.5%
LTD Voluntary and STD Voluntary	51+	15%
Accident	51+	15% (flat)
Critical Illness	51+	15% (flat)
Critical Illness (AACI)	51+	15% (flat)
Hospital Indemnity	51+	15% (flat)
<b>VSP</b>		
Vision	51+	First \$5,000 - 10% Next \$5,000 - 5% Next \$10,000 - 3.56% Next \$10,000 - 2.31% Next \$20,000 - 1.44% Next \$250,000 - .73% Exceeding \$500,000 - .35%