

# SMALL GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Aetna</b>		
Medical	10-50	\$30 - Can be adjusted
Dental	10-50	10%
Vision	10-50	10%
<b>Aetna Funding Advantage<sup>1</sup></b>		
Medical	2-50	\$30 - Can be adjusted
<b>Aflac (Individual Voluntary Plans)<sup>1</sup></b>		
Alternative Solutions	3-99 Policy holders	Begins at 12%
<b>Ameritas</b>		
Dental	2-199	10% Level Simple Add-Ons - 10%
Vision	3+	10% Level Simple Add-Ons - 10%
<b>Anthem Blue Cross Blue Shield</b>		
Medical	1-50	\$28-\$36 PCPM**
Dental	2-50	10%
Vision	2-50	10%
Life and AD&D	2-50	15%
<b>Anthem Balanced Funding (ABF)<sup>1</sup></b>		
Medical	2-50	\$31 PCPM***
Dental	2-50	8%
Vision	2-50	10%
Life/Disability	2-50	10%
<b>Anthem Association Health Plans (AHP)<sup>1</sup></b>		
Medical	1-50	6%
Dental	1-50	8%
Vision	1-50	10%
Life/Disability	1-50	10%
<b>BEST Life and Health Insurance Company<sup>2</sup></b>		
Dental	2-50	10%
	Voluntary 5-50	10%
Vision	5+	10%
Life and AD&D	2+	15%
<b>Camden-Avesis<sup>1</sup></b>		
Vision	5-50	10%
<b>Cigna<sup>1</sup></b>		
Medical	25-250	5%
Dental	25-250	10%
Vision, Life and Disability	25-250	Contact your Word & Brown representative as we will need to co-broker
<b>Cigna Level Funded<sup>1</sup></b>		
Medical	25-250 eligible employees	5%-Converted to PEPM in quote
Dental	25-250 eligible employees	4%-Converted to PEPM in quote  Special Note: A Cigna level funded dental offer is contingent on level funded medical being offered as well. If medical is not offered, or is sold as fully insured, then the dental contract reverts to fully insured and requires a minimum of 51 eligible employees

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Colonial Life<sup>1</sup></b>		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	3+	Varies by product
<b>Companion Life<sup>1</sup></b>		
Dental	Group size varies by product	2+ Lives: First \$10K - 10% Next \$10K - 7.5% Next \$10K - 5% Above - 3.5% Voluntary 3+ - 10%
Vision	2-50	10%
LTD	2-50 Voluntary: 10-50	2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 10+ - 15%
STD	2-50 Voluntary: 3-50	2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 10+ - 15%
Life and AD&D	2-50 Voluntary: 5-50	2-9 Lives: 15% 10+ Lives: First \$5K - 15% Next \$10K - 10% Next \$10K - 8% Next \$20K - 5% Above - 2.5% Voluntary 5+ - 15%
<b>Delta Dental</b>		
Dental	Group size varies by plan	10%
<b>Delta Dental (MWG)<sup>1</sup></b>		
Dental	1-4	10%
<b>E.D.I.S.<sup>1</sup></b>		
Freedom Dental	2-50	10%
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. ● 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

(Continued)

\* In addition to full, standard carrier broker commissions for cases placed through Word & Brown.

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<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	1-50	Standard M-Scale
<b>Hometown Health</b>		
Medical	1-50	Contact your Word & Brown representative
Vision	1-50	Contact your Word & Brown representative
<b>Humana</b>		
Dental and Vision	1-50	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%
Voluntary Group Life and AD&D	1-50	15%
<b>International Medical Group Inc. (IMG)<sup>1</sup></b>		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	2-50	10%
<b>LIBERTY Dental</b>		
Dental (DHMO/EPO) Dental (EPO/PPO/POS)	2-300 2-99	10% [for all years] 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%

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>MetLife<sup>2</sup></b>		
Dental	2-50	Graded beginning at 10%
Vision	2-50	10%
LTD	2-50	First \$15K - 15% Next \$10K - 10% Above - Varies Flat 15% available
STD	2-50	First \$5K - 15% Next \$5K - 10% Above - Varies Flat 15% available
Life and AD&D	5-50	Graded beginning at 15%
<b>Nippon Life Benefits<sup>1</sup></b>		
Dental	2-50	10% first year and renewal
Vision	2-50	10% first year and renewal
Life and AD&D	2-50	15% first year and renewal
STD	2-50	15% first year and renewal
LTD	2-50	15% first year and renewal
<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>		
Alternative Solutions	1-50	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>Prominence Health Plan (Small Group ACA)</b>		
Medical	2-50	\$34-\$40 PEPM*
<b>Prominence Health Plan Association Health Plans</b>		
Medical	2-50	6%
<b>Prominence Reno Sparks Chamber of Commerce (RSCC)</b>		
Medical	2-50	6%

(Continued)

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<b>Reliance Standard<sup>1</sup></b>		
Dental	2-19	10%
LTD	2-19	15% 1st year; 10% Renewal
STD	2-19	10%
Life and AD&D	2-19	15% 1st year; 10% Renewal
Accident and Critical Illness	2-19	15% 1st year; 10% Renewal
<b>SecureCare<sup>2</sup></b>		
Dental	2-50	10%
Vision	5-50	10%
<b>Seniors Choice<sup>1</sup></b>		
Medical	1-50	8%
Part D (RX)	1-50	5%
Dental	1-50	10%
Vision	1-50	10%
<b>The Holman Group<sup>1</sup></b>		
Alternative Solutions (EAP & Crisis Services)	10-100	% 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%
<b>Unum<sup>1</sup></b>		
Dental	10-50	10% [for all years]
Vision	10+	12% (flat)
Group Term Life and AD&D	2-50	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	10-50	15% [for all years]
LTD	2-50	First \$15K - 15% Next \$10K - 10% Next \$25K - 5% \$50K+ - 1% [for all years]
STD	2-50	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	5+	15% (flat)
Critical Illness	5+	15% (flat)
Critical Illness (AACI)	5+	15% (flat)
Hospital Indemnity	5+	15% (flat)

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>VSP<sup>2</sup></b>		
Dental	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	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]

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