

PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Aetna		
Medical	2-100 ³ (Level Funding) 51-100 ³	\$30 Broker fee determined by broker
Dental and Vision	2-100 ³ (Level Funding) 51-100 ³	9% (additional 1% commission when sold with new medical, first year only) 10%
Vision	2-100 ³ (Level Funding) 51-100 ³	10%
Aflac		
Alternative Solutions	3+ policy holders	Begins at 12%
Ameritas		
Dental	2-199	10% Level Simple Add-Ons – 10%
Vision	2+	10% Level Simple Add-Ons – 10%
Anthem Blue Cross Blue Shield		
Medical	1-50 2-50 (Level Funding) 51-100 ⁴	\$28-\$36 PCPM ² \$31 PCPM ² PEPM calculated based on ACE Tiering
Dental	2-50 2-50 (Level Funding) 51-100 ⁴	10% 8% 8%
Vision	2-50 2-50 (Level Funding) 51-100 ⁴	10% 10% 10%
Anthem Association Health Plans (AHP)		
Medical	1-50	6%
Dental	1-50	8%
Vision and Life/ Disability	1-50	10%
BEST Life and Health Insurance Company		
Dental	2-50 51+	10% 8%
Voluntary Dental	5-50 51+	10% 8%
Vision	5+	10%
Life and AD&D	2+	15%
Camden-Avesis		
Vision	5+	10%
Cigna		
Medical	2-250 ³ (Level Funding) 51-250 ³	5% 5%
Dental	2-250 ³ (Level Funding) 51-250 ³	10% 10%
Colonial Life¹		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	3+	Varies by product

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Companion Life		
Dental	2-9 10+	10% \$0 - \$10,000 10% \$10,001 - \$20,000 7.5% \$20,001 - \$30,000 5% \$30,001+ 3.5%
Voluntary Dental	3+	10%
Vision	2+	10%
LTD, STD & Life/ AD&D	2-9 10+	15% \$0 - \$5,000 15% \$5,001 - \$15,000 10% \$15,001 - \$25,000 8% \$25,001 - \$45,000 5% \$45,001+ 2.5%
Voluntary LTD	10+	15%
Voluntary STD	3+	15%
Voluntary Life/AD&D	5+	15%
Delta Dental		
Dental	2-299	10%
Delta Dental (MWG)		
Dental	1-4	10%
E.D.I.S.		
Freedom Dental	2-50 51-99 100+	10% 7.5% 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. • 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) MEC Plans	10+	In order, PEPM, by tier level: WellCare – \$10/20/20/30 PrimeCare – \$10/20/20/30 OptimaCare – \$15/30/30/45 EliteCare – \$15/30/30/45
Hospital Indemnity	10+	Globe Life 15% Mutual of Omaha \$5/\$7 PEPM (lo/hi plan commissions)
Dental	2+ enrolled	10%
Vision	1+ enrolled	10%
Guardian		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	1-50 51+	Dental, Vision, Basic Life, LTD, and STD – M-scale Voluntary Life, Vol LTD, and Vol STD – Flat 13% Contact your Word & Brown representative
Hometown Health		
Medical and Vision	1+	Contact your Word & Brown representative

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Humana			
Dental and Vision	All group sizes	\$0 - \$10,000 \$10,001 - \$20,000 \$20,001 - \$30,000 \$30,001 - \$50,000 \$50,001+	10% 7.5% 5% 2.5% 1.5%
Basic Group Life and AD&D	1-50 enrolled 51+ enrolled	10% \$0 - \$5,000 \$5,001 - \$25,000 \$25,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$200,000 \$200,001+	15% 10% 7% 3% 2% 1%
Voluntary basic Group Life and AD&D	All group sizes	15%	
Short-Term Disability	2-50 enrolled 51+ enrolled	10% \$0 - \$5,000 \$5,001 - \$10,000 \$10,001 - \$30,000 \$30,001 - \$80,000 \$80,001 - \$180,000 \$180,001+	15% 10% 5% 3% 2% 1%
Long-Term Disability	2-50 enrolled 51+ enrolled	10% \$0 - \$15,000 \$15,001 - \$25,000 \$25,001 - \$50,000 \$50,001+	15% 10% 5% 1%
Voluntary Long-Term and Short-Term Disability	All group sizes	15%	
International Medical Group Inc. (IMG)			
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	2+	Varies	
LIBERTY Dental			
Dental (DHMO/EPO)	2-300	10%	
Dental (EPO/PPO/POS)	2-99	10%	

CARRIER / PLAN	GROUP SIZE	COMMISSION	
Lincoln Financial Group			
Dental	50-100 eligible 101+ eligible*	\$0 - \$10,000 \$10,001 - \$20,000 \$20,001 - \$30,000 \$30,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$250,000 \$250,001 - \$500,000 \$500,001+	10% 8% 4% 2% 1.5% 0.25% 0.15% 0.15%
Vision	50+ eligible	10%	
LTD	50-100 eligible 101+ eligible*	\$0 - \$15,000 \$15,001 - \$25,000 \$25,001 - \$50,000 \$50,001 - \$100,000 \$100,001+	15% 10% 5% 1% 0.5%
Life AD&D and STD	50-100 eligible 101+ eligible*	\$0 - \$2,000 \$2,001 - \$5,000 \$5,001 - \$10,000 \$10,001 - \$15,000 \$15,001 - \$20,000 \$20,001 - \$25,000 \$25,001 - \$30,000 \$30,001 - \$50,000 \$50,001 - \$100,000 \$100,001 - \$150,000 \$150,001 - \$500,000 \$500,001+	15% 12% 11% 8% 7% 6% 5% 2% 1.5% 1% 0.75% 0.5%
*Flat commission % is negotiable. Contact your Word & Brown representative.			

MetLife		
Dental	2+	Graded beginning at 10%
Vision	2+	10%
LTD	2+	\$0 - \$15,000 15% \$15,001 - \$25,000 10% \$25,001+ Varies Flat 15% available
STD	2+	\$0 - \$5,000 15% \$5,001 - \$10,000 10% \$10,001+ Varies Flat 15% available
Life and AD&D	5+	Graded beginning at 15%

Nippon Life Benefits		
Dental and Vision	2-50 51+	10% \$0 - \$10,000 10% \$10,001 - \$20,000 7.5% \$20,001 - \$50,000 5.0% \$50,001 - \$100,000 2.5% \$100,001+ 1.0%
Life/AD&D	2-50 51+	15% \$0 - \$10,000 15% \$10,001 - \$20,000 10% \$20,001 - \$50,000 7.5% \$50,001 - \$100,000 5% \$100,001+ 2.5%
LTD	2-50 51+	15% \$0 - \$15,000 15% \$15,001 - \$25,000 12.5% \$25,001 - \$100,000 10% \$100,001+ 5%
STD	2-50 51+	15% \$0 - \$10,000 10% \$10,001 - \$20,000 7.5% \$20,001 - \$50,000 5% \$50,001 - \$100,000 2.5% \$100,001+ 1%

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Premier Access		
Dental	1+	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.
Premium Saver (MWG)		
Alternative Solutions	1+	Zero to 15%. Contact your Word & Brown representative
Principal		
Dental	2-999 Voluntary: 5+	\$0 - \$5,000 10% \$5,001 - \$10,000 8% \$10,001 - \$25,000 6% \$25,001 - \$50,000 4% \$50,001 - \$150,000 3% \$150,001 - \$500,000 2.5% \$500,001+ 1.6% Commissions payable at a flat percentage are available for all group coverages.
Vision, Life, and STD	2+ Voluntary: 5+	\$0 - \$5,000: 10% \$5,001 - \$10,000 8% \$10,001 - \$25,000 6% \$25,001 - \$50,000 4% \$50,001 - \$150,000 3% \$150,001 - \$500,000 2.5% \$500,001+ 1.6% Commissions payable at a flat percentage are available for all group coverages.
LTD	2+ Voluntary: 5+	\$0 - \$15,000 15% \$15,001 - \$25,000 10% \$25,001 - \$50,000 5% \$50,001 - \$100,000 2% \$100,001 - \$200,000 1% \$200,001 - \$500,000 0.6% \$500,001 - \$1,000,000 0.3% \$1,000,001+ 0.1% Commissions payable at a flat percentage are available for all group coverages.
Accident	2+ Voluntary: 5+	65% 1st year; 5% 2nd year+
Critical Illness	2+ Voluntary: 5+	30% 1st year; 15% 2nd year+
Prominence Health Plan		
Medical	2-50 51+	\$34-\$40 PEPM ¹ Negotiable
Prominence Health Plan Association Health Plans		
Medical	2-50 51+	6% Negotiable
Prominence Reno Sparks Chamber of Commerce (RSCC)		
Medical	2-50 51+	6% Negotiable
Reliance Standard		
Dental & STD	2-19 20+	10% Contact your Word & Brown representative
LTD, Life and AD&D, and Accident and Critical Illness	2-19 20+	15% 1st year; 10% Renewal Contact your Word & Brown representative
SecureCare		
Dental	2+	10%
Seniors Choice		
Medical	1+	8%
Part D	1+	5%
Dental and Vision	1-50	10%

CARRIER / PLAN	GROUP SIZE	COMMISSION
The Holman Group		
Alternative Solutions (EAP & Crisis Services)	10+	% is broker directed
Total Benefits Solutions		
Medical (International)	2+	5%
United Concordia		
Dental	2+	10% but is negotiable
Unum		
Dental	2-500	10%
Vision	2-500	12%
Group Term Life and AD&D	2-500	\$0 - \$15,000 10% \$15,001 - \$25,000 7% \$25,001 - \$50,000 5% \$50,001 - \$100,000 1% \$100,001+ 0.5%
Voluntary Group Term Life and AD&D	10-500	15%
LTD	2-500	\$0 - \$15,000 15% \$15,001 - \$25,000 10% \$25,001 - \$50,000 5% \$50,001+ 1%
STD	10-500	\$0 - \$15,000 10% \$15,001 - \$25,000 7% \$25,001 - \$50,000 5% \$50,001 - \$100,000 1% \$100,001+ 0.5%
LTD Voluntary and STD Voluntary	10-500	15%
Accident, Critical Illness, Critical Illness (AACI), and Hospital Indemnity	5-500	15%
VSP		
Vision (Voluntary)	10+	\$0 - \$5,000 10% \$5,001 - \$10,000 5% \$10,001 - \$20,000 3.56% \$20,001 - \$30,000 3% \$30,001 - \$50,000 2.31% \$50,001 - \$250,000 1.44% \$250,001 - \$500,000 0.73% \$500,001+ 0.35%
Vision (Employer Paid)	5+	\$0 - \$5,000 10% \$5,001 - \$10,000 5% \$10,001 - \$20,000 3.56% \$20,001 - \$30,000 3% \$30,001 - \$50,000 2.31% \$50,001 - \$250,000 1.44% \$250,001 - \$500,000 0.73% \$500,001+ 0.35%