

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Aetna		
Medical	51-100	Broker fee determined by broker
Dental	51-100	10% but is negotiable
Vision	51-100	10% but is negotiable
Aetna Funding Advantage		
Medical	51-100	Broker fee determined by broker
Aflac		
Alternative Solutions	51+ Policy holders	Begins at 12%
Ameritas		
Dental	51-199	10% Level Simple Add-Ons - 10%
Vision	51+	10% Level Simple Add-Ons - 10%
Anthem Blue Cross Blue Shield		
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
BEST Life and Health Insurance Company		
Dental	51-99 100+ Voluntary 51-99 Voluntary 100+	8% Negotiable 8% Negotiable
Vision	51-99	10%
Life and AD&D	51-99	15%
Camden-Avesis		
Vision	51+	10%
Cigna		
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
Colonial Life		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	51+	Varies by product
Companion Life		
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%
Delta Dental		
Dental	51-299	10%
E.D.I.S.		
Freedom Dental	51-99 100+	7.5% 3.75%
Group Term Life	51+	10%

CARRIER / PLAN	GROUP SIZE	COMMISSION
E.D.I.S. (Cont.)		
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"> 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	51+	\$10 PEPM
MEC Plans	51+	\$5 PEPM
Evolved Benefits		
Staff Benefits Management and Administrators (SBMA)	101+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransConnect	101+	15%
Guardian		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	51-999	Contact your Word & Brown representative
Hometown Health		
Medical	51+	Contact your Word & Brown representative
Vision	51+	Contact your Word & Brown representative
Humana		
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%
International Medical Group Inc. (IMG)		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	51+	Varies
LIBERTY Dental		
Dental (DHMO/EPO) Dental (EPO/PPO/POS)	2-300 2-99	10% [for all years] 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%

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Lincoln Financial Group (Cont.)		
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
MetLife		
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%
Nippon Life		
Dental	51+	\$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	51+	\$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	51+	\$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	51+	\$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	51+	\$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%

CARRIER / PLAN	GROUP SIZE	COMMISSION
Premier Access		
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.
Premium Saver		
Alternative Solutions	51+	Zero to 15%. Contact your Word & Brown representative
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.
Prominence Health Plan (Small Group ACA)		
Medical	51+	Negotiable
Prominence Health Plan Association Health Plans		
Medical	51+	Negotiable
Prominence Reno Sparks Chamber of Commerce (RSCC)		
Medical	51+	Negotiable
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
SecureCare		
Dental	51+	10% level
Vision	51+	10% level
Life	51+	10% level
STD	51+	10% level
LTD	51+	10% level

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LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Seniors Choice		
Medical	51+	8%
Part D (RX)	51+	5%
The Holman Group		
Alternative Solutions (EAP & Crisis Services)	100+	% is broker directed
Total Benefits Solutions (Aetna International)		
Medical	2+	5% first year and renewal
United Concordia		
Dental	2+	10% but is negotiable
Unum¹		
Dental	101-500	10% standard
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)
VSP		
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 \$5000,000 - .35%