

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Aetna²		
Medical	51-100 eligible	Broker fee determined by broker
Dental and Vision	51-100 eligible	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	51-100 enrolled	PEPM calculated based on ACE Tiering
Dental	51-100 enrolled	8%
Vision	51-100 enrolled	10%
BEST Life and Health Insurance Company		
Dental and Voluntary Dental	51+	8%
Vision	51+	10%
Life and AD&D	51+	15%
Camden-Avesis		
Vision	51+	10%
Cigna²		
Medical	51-250 eligible	5% Standard (negotiable)
Dental	51-250 eligible	10% (negotiable)
Cigna Level Funded		
Medical	51-250 eligible	5% Standard (negotiable)
Dental	51-250 eligible	10% (negotiable)
Colonial Life		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	51+	Varies by product
Companion Life		
Dental	51+	\$0 - \$10,000 - 10% \$10,001 - \$20,000 - 7.5% \$20,001 - \$30,000 - 5% \$30,001+ - 3.5%
Vision	51+	10%
Life and AD&D	51+	\$0 - \$5,000 - 15% \$5,001 - \$15,000 - 10% \$15,001 - \$25,000 - 8% \$25,001 - \$45,000 - 5% \$45,001+ - 2.5%
Delta Dental		
Dental	51-299	10%
E.D.I.S.		
Freedom Dental	51-99 100+	7.5% 3.75%
E.D.I.S. (Cont.)		

CARRIER / PLAN	GROUP SIZE	COMMISSION
Group Term Life	51+	10%
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%
Guardian¹		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	51+	Contact your Word & Brown representative
Hometown Health		
Medical	51+	Contact your Word & Brown representative
Vision	51+	Contact your Word & Brown representative
Humana³		
Dental and Vision	All group sizes	\$0 - \$10,000 - 10.0% \$10,001 - \$20,000 - 7.5% \$20,001 - \$30,000 - 5.0% \$30,001 - \$50,000 - 2.5% \$50,001+ - 1.5%
Basic Group Life and AD&D	1-50 enrolled employees 51+ enrolled employees	10% \$0 - \$15,000 - 15% \$5,001 - \$25,000 - 10% \$25,001 - \$50,000 - 7% \$100,001 - \$200,000 - 2% \$200,001+ - 1%
Voluntary basic Group Life and AD&D	All group sizes	15%
Short-Term Disability	2-50 enrolled employees 51 enrolled employees	10% \$0 - \$5,000 - 15% \$5,001 - \$10,000 - 10% \$10,001 - \$30,000 - 5% \$30,001 - \$80,000 - 3% \$80,001 - \$180,000 - 2% \$180,001+ - 1%
Long-Term Disability	2-50 enrolled employees 51+ enrolled employees	10% \$0 - \$15,000 - 15% \$15,001 - \$25,000 - 10% \$25,001 - \$50,000 - 5% \$50,001+ - 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	51+	Varies

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LIBERTY Dental		
Dental (DHMO/EPO) Dental (EPO/PPO/ POS)	2-300 2-99	10% 10%
Lincoln Financial Group		
Dental	100+ eligible	\$0 - \$10,000 - 10.00% \$10,001 - \$20,000 - 8.00% \$20,001 - \$30,000 4.00% \$30,001 - \$50,000 - 2.00% \$50,001 - \$100,000 - 1.50% \$100,001 - \$250,000 - 0.25% \$250,001 - \$500,000 - 0.15% \$500,001+ - 0.15% Flat commission % is negotiable; contact your Word & Brown representative
Vision	100+ eligible	10%
LTD	100+ eligible	\$0 - \$15,000 - 15.00% \$15,001 - \$25,000 - 10.00% \$25,001 - \$50,000 - 5.00% \$50,001 - \$100,000 - 1.00% \$100,001+ - 0.50% Flat commission % is negotiable; contact your Word & Brown representative
Life AD&D and STD	100+ eligible	\$0 - \$2,000 - 15.00% \$2,001 - \$5,000 - 12.00% \$5,001 - \$10,000 - 11.00% \$10,001 - \$15,000 - 8.00% \$15,001 - \$20,000 - 7.00% \$20,001 - \$25,000 - 6.00% \$25,001 - \$30,000 - 5.00% \$30,001 - \$50,000 - 2.00% \$50,001 - \$100,000 - 1.50% \$100,001 - \$150,000 - 1.00% \$150,001 - \$500,000 - 0.75% \$500,001+ - 0.50% Flat commission % is negotiable; contact your Word & Brown representative
MetLife		
Dental	51+	Graded beginning at 10%
Vision	51+	10%
LTD	51+	\$0 - \$15,000 - 15% \$15,001 - \$25,000 - 10% \$25,001+ - Varies
STD	51+	\$0 - \$5,000 - 15% \$5,001 - \$10,000 - 10% \$10,001+ - Varies
Life and AD&D	51+	Graded beginning at 15%
Nippon Life		
Dental, Vision, and STD	51+	\$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	51+	\$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	51+	\$0 - \$10,000 = 15% \$10,001 - \$15,000 = 15% \$15,001 - \$25,000 = 12.5% \$25,001 - \$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	\$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	101+	\$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	101+	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

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LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Prominence Reno Sparks Chamber of Commerce (RSCC)		
Medical	51+	Negotiable
Reliance Standard		
Dental, Life, Disability, and Creative Solutions	20+	Contact your Word & Brown representative
SecureCare		
Dental	51+	10% level
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%
Vision	101-500	12%
Group Term Life and AD&D	101-500	\$0 - \$15,000 - 10% \$15,001 - \$25,000 - 7% \$25,001 - \$50,000 - 5% \$50,001 - \$100,000 - 1% \$100,001+ - 0.5%
Group Term Life and AD&D Voluntary	101-500	15%
LTD	101-500	\$0 - \$15,000 - 15% \$15,001 - \$25,000 - 10% \$25,001 - \$50,000 - 5% \$50,001+ - 1%
STD	101-500	\$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	101-500	15%
Accident, Critical Illness, Critical Illness (AACI), and Hospital Indemnity	101-500	15%
VSP		
Vision	51+	\$0 - \$5,000 - 10% \$5,001 - \$10,000 - 5% \$10,001 - \$20,000 - 3.56% \$20,001 - \$30,000 - 2.31% \$30,001 - \$50,000 - 1.44% \$50,001 - \$300,000 - 0.73% \$500,001+ - 0.35%

¹ For groups 500+, please contact your Word & Brown representative.

² Contract limits are based on eligible.

³ Contract limits are based on enrolled.