

# 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% but is negotiable
Vision	51-100	10% but is negotiable
<b>Aetna Funding Advantage</b>		
Medical	51-100	Broker fee determined by broker
<b>Aflac</b>		
Alternative Solutions	51+ Policy holders	Begins at 12%
<b>Ameritas</b>		
Dental	51-199	10% Level Simple Add-Ons - 10%
Vision	51+	10% Level Simple Add-Ons - 10%
<b>Anthem Blue Cross Blue Shield</b>		
Medical	51-100	PEPM calculated based on ACE Tiering
Dental	51-100	8%
Vision	51-100	10%
<b>BEST Life and Health Insurance Company</b>		
Dental	51-99 100+ Voluntary 51-99 Voluntary 100+	8%
Vision	51-99	10%
Life and AD&D	51-99	15%
<b>Camden-Avesis</b>		
Vision	51+	10%
<b>Cigna</b>		
Medical	Group Size = 51-250	5% Standard (negotiable)
Dental	51-250	10% (negotiable)
<b>Cigna Level Funded</b>		
Medical	Group Size = 51-250	Commission = 5% Standard (negotiable)
Dental	Group Size = 51-250	Commission = 10% (negotiable)
<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%

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>E.D.I.S. (Cont.)</b>		
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"> <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+	15%
<b>Guardian<sup>1</sup></b>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	51+	Contact your Word & Brown representative
<b>Hometown Health</b>		
Medical	51+	Contact your Word & Brown representative
Vision	51+	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>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</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

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# LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<b>Lincoln Financial Group (Cont.)</b>		
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
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	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
<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>		
Alternative Solutions	51+	Zero to 15%. Contact your Word & Brown representative
<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 (Small Group ACA)</b>		
Medical	51+	Negotiable
<b>Prominence Health Plan Association Health Plans</b>		
Medical	51+	Negotiable
<b>Prominence Reno Sparks Chamber of Commerce (RSCC)</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</b>		
Dental	51+	10% level

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LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
<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)</b>		
Medical	2+	5% first year and renewal
<b>United Concordia</b>		
Dental	2+	10% but is negotiable
<b>Unum<sup>1</sup></b>		
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)
<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 \$5000,000 - .35%

<sup>1</sup> For groups 500+, please contact your Word & Brown representative.