

SMALL GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Aetna Funding Advantage¹		
Medical	2-100 Eligible	\$30 - Can be adjusted
Dental	2-100 Eligible	Commission = 9% (additional 1% commission when sold with new medical, first year only)
Vision	2-100 Eligible	Commission = 10% (Compensation is split between Broker and General Agent)
Aflac (Individual Voluntary Plans)¹		
Alternative Solutions	3-99 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	\$28-\$36 PCPM**
Dental and Vision	2-50	10%
Anthem Balanced Funding (ABF)¹		
Medical	2-50	\$31 PCPM***
Dental	2-50	8%
Vision	2-50	10%
Anthem Association Health Plans (AHP)¹		
Medical	1-50	6%
Dental	1-50	8%
Vision and Life/Disability	1-50	10%
BEST Life and Health Insurance Company^{1,2}		
Dental	2-50 Voluntary 5-50	10% 10%
Vision	5+	10%
Life and AD&D	2+	15%
Camden-Avesis¹		
Vision	5-50	10%
Cigna Level Funded¹		
Medical	25-250 eligible employees	5%-Converted to PEPM in quote
Dental	25-250 eligible employees	4%-Converted to PEPM in quote
Colonial Life¹		
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity	3+	Varies by product

CARRIER / PLAN	GROUP SIZE	COMMISSION
Companion Life¹		
Dental	Group size varies by product	2+ lives: \$0 - \$10,000 - 10% \$10,001 - \$20,000 - 7.5% \$20,001 - \$30,000 - 5% \$30,001+ - 3.5% Voluntary 3+ - 10%
Vision	2-50	10%
LTD	2-50 Voluntary: 10-50	2-9 lives: 15% 10+ lives: \$0 - \$5,000 - 15% \$5,001 - \$15,000 - 10% \$15,001 - \$25,000 - 8% \$25,001 - \$45,000 - 5% \$45,001+ - 2.5% Voluntary 10+ - 15%
STD	2-50 Voluntary: 3-50	2-9 Lives: 15% 10+ Lives: \$0 - \$5,000 - 15% \$5,001 - \$15,000 - 10% \$15,001 - \$25,000 - 8% \$25,001 - \$45,000 - 5% \$45,001+ - 2.5% Voluntary 10+ - 15%
Life and AD&D	2-50 Voluntary: 5-50	2-9 Lives: 15% 10+ Lives: \$0 - \$5,000 - 15% \$5,001 - \$15,000 - 10% \$15,001 - \$25,000 - 8% \$25,001 - \$45,000 - 5% \$45,001+ - 2.5% Voluntary 5+ - 15%
Delta Dental		
Dental	2-99	10%
Delta Dental (MWG)¹		
Dental	1-4	10%
E.D.I.S.		
Freedom Dental	2-50	10%
Group Term Life ¹	2+	10%
EDHP Hybrid, RBP and Buy Up Plans ¹	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 ¹	2+	\$10 PEPM
MEC Plans ¹	2+	\$5 PEPM

(Continued)

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

** PCPM amount varies based upon group size and broker tiering.

¹ Quoting for this carrier is not available through our online Quoting System, please send your quote request to nevadaquotes@wordandbrown.com or contact your Word & Brown representative.

² Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.

SMALL GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Evolved Benefits¹		
Staff Benefits Management and Administrators (SBMA)	25+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
Transamerica/TransChoice	10+	15%
Guardian^{1,2}		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	1-50	Dental, Vision, Basic Life, LTD, and STD - M-scale Voluntary Life, Vol LTD, and Vol STD - Flat 13%
Hometown Health		
Medical	1-50	Contact your Word & Brown representative
Vision	1-50	Contact your Word & Brown representative
Humana		
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 - \$5,000 - 15% \$5,001 - \$25,000 - 10% \$25,001 - \$50,000 - 7% \$50,001 - \$100,000 - 3% \$100,001 - \$200,000 - 2% \$200,001+ - 1%
Voluntary basic Group Life and AD&D ¹	All group sizes	15%
Short-Term Disability ¹	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 ¹	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 ¹	All group sizes	15%
International Medical Group Inc. (IMG)¹		
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	2-50	10%

CARRIER / PLAN	GROUP SIZE	COMMISSION
LIBERTY Dental		
Dental (DHMO/EPO) Dental (EPO/PPO/POS)	2-300 2-99	10% 10%
Lincoln Financial Group¹		
Dental	50-99 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%
Vision	50-99 eligible	10%
LTD	50-99 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%
Life AD&D and STD	50-99 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%
MetLife^{1,2}		
Dental	2-50	Graded beginning at 10%
Vision	2-50	10%
LTD	2-50	\$0 - \$15,000 - 15% \$15,001 - \$25,000 - 10% \$25,001+ - Varies Flat 15% available
STD	2-50	\$0 - \$5,000 - 15% \$5,001 - \$10,000 - 10% \$10,001+ - Varies Flat 15% available
Life and AD&D	5-50	Graded beginning at 15%
Nippon Life Benefits¹		
Dental and Vision	2-49	10% first year and renewal
Life and AD&D, STD, and LTD	2-49	15% first year and renewal
Premier Access¹		
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.
Premium Saver (MWG)¹		
Alternative Solutions	1-50	Zero to 15%. Contact your Word & Brown representative

(Continued)

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

** PCPM amount varies based upon group size and broker tiering.

¹ Quoting for this carrier is not available through our online Quoting System, please send your quote request to nevadaquotes@wordandbrown.com or contact your Word & Brown representative.

² Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.

SMALL GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Principal²		
Dental, Vision, STD, and Life and AD&D	2+ Voluntary: 5+	Graded beginning at 10%
LTD	2+ Voluntary: 5+	Graded beginning at 15%
Accident	2+ Voluntary: 5+	65% 1st year; 5% 2nd year +
Critical Illness	2+ Voluntary: 5+	30% 1st year; 15% 2nd year +
Prominence Health Plan (Small Group ACA)		
Medical	2-50	\$34-\$40 PEPM*
Prominence Health Plan Association Health Plans¹		
Medical	2-50	6%
Prominence Reno Sparks Chamber of Commerce (RSCC)¹		
Medical	2-50	6%
Reliance Standard¹		
Dental & STD	2-19	10%
LTD, Life and AD&D, and Accident and Critical Illness	2-19	15% 1st year; 10% Renewal
SecureCare²		
Dental	2-50	10%
Seniors Choice¹		
Medical	1-50	8%
Part D (RX)	1-50	5%
Dental and Vision	1-50	10%
The Holman Group¹		
Alternative Solutions (EAP & Crisis Services)	10-100	% is broker directed
Total Benefits Solutions (Aetna International)¹		
Medical (International)	2+	5% first year and renewal
United Concordia		
Dental	2+	10%

CARRIER / PLAN	GROUP SIZE	COMMISSION
Unum¹		
Dental	10-50	10%
Vision	10+	12%
Group Term Life and AD&D	2-50	\$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	10-50	15%
LTD	2-50	\$0 - \$15,000 - 15% \$15,001 - \$25,000 - 10% \$25,000 - \$50,000 - 5% \$50,001+ - 1%
STD	2-50	\$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+	15%
Accident, Critical Illness, Critical Illness (AACI), and Hospital Indemnity	5+	15%
VSP^{1, 2}		
Dental	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	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%

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

** PCPM amount varies based upon group size and broker tiering.

¹ Quoting for this carrier is not available through our online Quoting System, please send your quote request to nevadaquotes@wordandbrown.com or contact your Word & Brown representative.

² Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
Aetna		
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%
Cigna		
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%

CARRIER / PLAN	GROUP SIZE	COMMISSION
E.D.I.S. (Cont.)		
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
Humana		
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 - \$5,000 - 15% \$5,001 - \$25,000 - 10% \$25,001 - \$50,000 - 7% \$50,001 - \$100,000 - 3% \$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

(Continued)

LARGE GROUP PRODUCTS & BROKER COMMISSIONS

CARRIER / PLAN	GROUP SIZE	COMMISSION
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	50+	\$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	50+	\$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	50+	\$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

(Continued)

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.