#### **CALIFORNIA**

#### **SMALL GROUP PRODUCTS & BROKER COMMISSIONS**

CARRIER / PLAN	GROUP SIZE	COMMISSION	
Aetna⁴			
Medical	1-100	5%	
Dental	2-50	Standalone – 9%; with Medical 10% for first year only	
	51-100	10%	
Vision	2-100	10%	
Aetna Funding Adva	ntage (AFA) <sup>1</sup>		
Medical	10-200	Commission is \$50 - PEPM	
Aflac (Individual Vo	luntary Plans) <sup>1</sup>		
Creative Solutions	3-99 Policy holders	Begins at 12% commission and increases with agent involvement and production	
Ameritas			
Dental	2-199	10% Simple Add-Ons - 10%	
Vision	2+	10% Simple Add-Ons - 10%	
Anthem Balanced F	unding (ABF) <sup>1</sup>		
Medical	20+ enrolled	Medical 5% - PCPM	
Anthem Blue Cross			
Medical	1-100	5% First \$1,000,000 0.8% Over \$1,000,000	
Dental and Vision	2-100	10%	
BEST Life and Healt	h Insurance Company <sup>2</sup>		
Dental	2-50 51+	10% 8%	
Voluntary Dental	5-50 51+	10% 8%	
Vision	5-99	10%	
Life and AD&D	2-99	15%	
Blue Shield of California⁴			
Medical	1-100	5%	
Medical (Mirror Package)	1-100	5%	
Dental and Vision	1-100	10%	
Life	2-100	10%	
CalCPA			
Medical	1-50	7%	
Dental and Vision	2+	10%	

CaliforniaChoice*         (Employee Choice) Medical           Medical         1-100 (medically enrolled)         5%           Bertal, Vol. Vision         2-100         6.5%           Camden*         -         12%           Vision         5+         10%           CCHP Health Plan         -         110%           Medical         1-100         1st Year: 6.5%           2rd Year: 5.2%         3rd Year: 5.2%           3rd Year: 5.2%         3rd Year: 5.2%           4ft Yoar: 5.6%         -           Medical         1-100         1st Year: 6.5%           2rd Year: 5.2%         3rd Year: 5.2%           3rd Year: 5.2%         3rd Year: 5.2%           4ft Yoar: 5.6%         -           Medical         1-100         Negotiable romum for a single group meaches \$500.001 or more in a contract year, the commissions is reduced to 1.0% for anounts over \$500.001 for that group.           101+         5% or Negotiable         -           Centivo!         Medical         1-100         Negotiable - PEPM commissions are directed by the broker. Contact your Word & Brown representative           Dental         26-250         10%         -           Gigna Level Funded**         -         -           Gigna Level Funded**	Carrier / Plan	GROUP SIZE	COMMISSION
Medical     1-100 (medically enrolled)     5%       Dental, Vol. Vision and Life     2-100     6.5%       Canden <sup>1</sup> Vision     5+     10%       Vision     5+     10%       CCHP Health Plan     1st Year: 6.5% 3rd Year: 5.2% 3rd Year: 5.2% 3rd Year: 5.3% 5th Year: 7th			
Dental, Vol. Vision and Life2-10012%Chiropractic2-1006.5%Camden'Vision5+Usion5+10%CCHP Health PlanIntoMedical1-1001st Year: 6.5% 2rd Year: 6.2% 3rd Year: 5.2% d'Hir Year: 5.3% d'Hir Year: 5.3%Centivol101+5% or Negotiable d'Hor Year d'A Brown representativeCignal-V Dental26-250Negotiable - Contact your Word & Brown representativeCignal-Level Funded*25-250 eligible employees5% - Converted to PEPM In quoteContact Jour Word & Brown representative26-250 eligible employees5% - Converted to PEPM In quoteDental25-250 eligible employees5% - Converted to PEPM In quote26-250 eligible employeesDental Level Funded*1-1005% denerati C			5%
Camden!       Vision       5+       10%         CCHP Health Plan       Ist Year: 6.5%       2nd Year: 5.2%       3rd Year: 5.2%         Medical       1-100       1st Year: 6.5%       2nd Year: 5.0%         Sth Year: 5.0%       Sth Year: 5.0%       Sth Year: 5.0%         Sth Year: 5.0%       Sth Year: 5.0%       Sth Year: 5.0%         Medical       1-100       1st Year: 6.5%       Sth Year: 5.0%         Intermediation of the state of the		,	12%
Vision       5+       10%         CCHP Health Plan       Ist Year: 6.5%       2nd Year: 6.2%         Medical       1-100       1st Year: 6.5%       2nd Year: 5.0%         St Year: 5.0%       St Year: 5.0%       St Year: 5.0%         St Year: 5.0%       St Year: 5.0%       St Year: 5.0%         Medical       1-100       1st Year: 5.0%         St Year: 5.0%       St Year: 5.0%         Memory reaches S00.001 or orice in a contract year, the commissions is reduced to 1.0% for anouncits over \$500.001 or that group.         101+       5% or Negotiable         Centivo1       Negotiable - PEPM commissions are directed by the broker. Contact your Word & Brown representative         Medical       1-100       Negotiable - Contact your Word & Brown representative         Dental       26-250       Contact your Word & Brown representative         Vision, Life and Disability       26-250       Contact your Word & Brown representative         Vision, Life and Disability       26-250       Contact your Word & Brown representative         Olical Level Funded <sup>14</sup> 26-250       Contact your Word & Brown representative         Vision, Life and Disability       26-250       Contact your Word & Brown representative         Dental       25-250 eligible employees       5% - Converted to PEPM in quote	Chiropractic	2-100	6.5%
CCHP Health Plan       Ist Year: 6.5%         Medical       1-100       Ist Year: 6.5%         2nd Year: 5.3%       Sth Year: 5.3%         4th Year: 5.6%       Sth Year: 5.3%         6th Year: 5.3%       Sth Year: 5.3%         6th Year: 5.3%       Sth Year: 5.3%         700       -When annualized premium for a single group reaches \$500,001 more in a contract year, the commission is reduced to 1.0% for amounts over \$500,001 for that group.         101+       5% or Negotiable         Centivo1       Negotiable - PEPM commissions are directed by the proker. Contact your Word & Brown representative         ChoiceBuilder®       2-500         Dental       26-250         Vision, Life and Disability       26-250         Contact your Word & Brown representative         Vision, Life and Disability       26-250         Contact your Word & Brown representative         Vision, Life and Disability       26-250         Contact your Word & Brown representative         Dental       25-250 eligible employees         5% - Converted to PEPM in quote         Colonial Life!         Dental, Life, Disability, Accident, Critical       1-100         Unites by product         Community Care Health         Medical       1-100         1st	Camden <sup>1</sup>		
Medical       1-100       1st Year: 6.5% 2nd Year: 5.3% 3rd Year: 5.3% 6th Year: 5.3% 7th Year: S00,001 +: 1.0% 7th Year: Year 7th Year: Year 7th Year: Year 7th Year: Year 7th Year 	Vision	5+	10%
2nd Year: 6.2%       3rd Year: 5.3%         4th Year: 5.6%       5th Year: 5.3%         6th Year: 5.3%       6th Year: 5.3%         6th Year: 5.2%       001 - 10%         0       101+       5% or Negotiable         Centivo!       101+       5% or Negotiable         ChoiceBuilder®       100       Negotiable - PEPM commissions are directed by the broker. Contact your Word & Brown representative         Dental, Vision, Life and Disability       26-250       Contact your Word & Brown representative         Vision, Life and Disability       26-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       5% - Converted to PEPM in quote         Colonial Life!       10%       25-250 eligible employees       5% - Converted to PEPM in quote         Colonial Life:       3+       <	CCHP Health Plan		1
Centivo1       Negotiable – PEPM commissions are directed by the broker. Contact your Word & Brown representative         ChoiceBuilder®       Pental, Vision, Life and Chiropractic       2-500       10%         Cigna <sup>1.4</sup> Dental       26-250       Negotiable – Contact your Word & Brown representative         Vision, Life and Disability       26-250       Contact your Word & Brown representative         Cigna Level Funded <sup>1.4</sup> Medical       25-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       5% - Converted to PEPM in quote       Dental         Dental       25-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       5% - Converted to PEPM in quote         Colonial Life <sup>1</sup> 3+       Varies by product         Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity       3+       Varies by product         Community Care Health       Encentral       5%       CompNet <sup>1</sup> Delta Dental       2-99       10%       Delta Dental (MWG) <sup>1</sup>	Medical	1-100	2nd Year: 6.2% 3rd Year: 5.9% 4th Year: 5.6% 5th Year: 5.3% 6th Year: 5.3% Annual Premium \$500,001+: 1.0% -When annualized premium for a single group reaches \$500,001 or more in a contract year, the commission is reduced to 1.0% for amounts over \$500,001 for that group.
Medical       1-100       Negotiable – PEPM commissions are directed by the broker. Contact your Word & Brown representative         ChoiceBuilder®		101+	5% or Negotiable
ChoiceBuilder®     inected by the broker. Contact your Word & Brown representative       Dental, Vision, Life and Chiropractic     2-500     10%       Dental     26-250     Negotiable - Contact your Word & Brown representative       Vision, Life and Disability     26-250     Contact your Word & Brown representative       Vision, Life and Disability     26-250     Contact your Word & Brown representative       Dental     26-250     Contact your Word & Brown representative       Vision, Life and Disability     25-250 eligible employees     5% - Converted to PEPM in quote       Dental     25-250 eligible employees     5% - Converted to PEPM in quote       Dental     25-250 eligible employees     4% - Converted to PEPM in quote       Colonial Life!     Jental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity     3+       Varies by product     5%     Community Care Heatth       Medical     1-100     5%       CompNet!     Intervention     1st year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental     2-99     10%	Centivo <sup>1</sup>		
Dental, Vision, Life and Chiropractic2-50010%Cigna1.426-250Negotiable - Contact your Word & Brown representativeDental26-250Contact your Word & Brown representativeVision, Life and Disability26-250Contact your Word & Brown representativeMedical25-250 eligible employees5% - Converted to PEPM in quoteDental25-250 eligible employees4% - Converted to PEPM in quoteDental25-250 eligible employees4% - Converted to PEPM in quoteDental3+Varies by productDental, Life, Disability, Accident, Critical Ilness, Cancer and Hospital Community Care Heatth1-100Kedical1-1005%CompNet <sup>1</sup> Creative Solutions1-1001st year: up to 10% depending on the carrier. Renewal: 5%Delta Dental Dental and Vision2-9910%	Medical	1-100	directed by the broker. Contact your
and Chiropractic       Cigna <sup>1,4</sup> Dental       26-250       Negotiable - Contact your Word & Brown representative         Vision, Life and Disability       26-250       Contact your Word & Brown representative         Cigna Level Funded <sup>1,4</sup> Enter State S	<b>ChoiceBuilder®</b>		
Dental26-250Negotiable - Contact your Word & Brown representativeVision, Life and Disability26-250Contact your Word & Brown representativeCigna Level Funded1.4Medical25-250 eligible employees5% - Converted to PEPM in quoteDental25-250 eligible employees4% - Converted to PEPM in quoteDental25-250 eligible employees4% - Converted to PEPM in quoteColonial Life1Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity3+Varies by productCommunity Care Health Medical1-1005%CompNet11st year: up to 10% depending on the carrier. Renewal: 5%Detta Dental2-9910%		2-500	10%
Vision, Life and Disability     26-250     Contact your Word & Brown representative       Cigna Level Funded <sup>1,4</sup> Medical     25-250 eligible employees     5% - Converted to PEPM in quote       Dental     25-250 eligible employees     4% - Converted to PEPM in quote       Colonial Life <sup>1</sup> Dental, Life, Disability, Accident, Critical lliness, Cancer and Hospital Confinement Indemnity     3+     Varies by product       Community Care Health     Kedical     1-100     5%       CompNet <sup>1</sup> Ist year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental     2-99     10%	Cigna <sup>1,4</sup>		
Disability       Cigna Level Funded <sup>1.4</sup> Medical       25-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       4% - Converted to PEPM in quote         Colonial Life <sup>1</sup> Dental, Life,       3+         Disability,       3+       Varies by product         Disability,       3+       Varies by product         Accident, Critical llines, Cancer and Hospital Confinement Indemnity       3+       Varies by product         Community Care Heatth       5%       CompNet <sup>1</sup> Creative Solutions       1-100       5%         Creative Solutions       1-100       1st year: up to 10% depending on the carrier. Renewal: 5%         Delta Dental       2-99       10%	Dental	26-250	
Medical       25-250 eligible employees       5% - Converted to PEPM in quote         Dental       25-250 eligible employees       4% - Converted to PEPM in quote         Colonial Life <sup>1</sup> Jental, Life, Disability, Accident, Critical Ilness, Cancer and Hospital Confinement Indemnity       3+       Varies by product         Community Care Health       Medical       1-100       5%         CompNet <sup>1</sup> Treative Solutions       1-100       1st year: up to 10% depending on the carrier. Renewal: 5%         Delta Dental       2-99       10%		26-250	Contact your Word & Brown representative
Dental       25-250 eligible employees       4% - Converted to PEPM in quote         Colonial Life'       Jental, Life,       3+       Varies by product         Disability, Accident, Critical Ilness, Cancer and Hospital Confinement Indemnity       3+       Varies by product         Community Care Health       Varies by product       S%         Community Care Health       5%         CompNet!       1-100       5%         Creative Solutions       1-100       1st year: up to 10% depending on the carrier. Renewal: 5%         Delta Dental Dental and Vision       2-99       10%	Cigna Level Funded <sup>1</sup>	,4	
Colonial Life <sup>1</sup> Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity       3+       Varies by product         Community Care Health       Varies by product       Varies by product         Medical       1-100       5%         CompNet <sup>1</sup> 5%         Creative Solutions       1-100       1st year: up to 10% depending on the carrier. Renewal: 5%         Delta Dental       2-99       10%         Delta Dental (MWG) <sup>1</sup> 1	Medical	25-250 eligible employees	5% - Converted to PEPM in quote
Dental, Life, Disability, Accident, Critical Illness, Cancer and Hospital Confinement Indemnity     3+     Varies by product       Community Care Health		25-250 eligible employees	4% - Converted to PEPM in quote
Disability, Accident, Critical Ilness, Cancer and Hospital Confinement Indemnity     Image: Concern Community Care Health       Medical     1-100       5%       CompNet <sup>1</sup> Creative Solutions     1-100       1-100     1st year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental       Dental and Vision     2-99       10%	Colonial Life <sup>1</sup>		
Medical     1-100     5%       CompNet <sup>1</sup> Ist year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental     100     1st year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental     0%       Delta Dental (MWG) <sup>1</sup> 10%	Disability, Accident, Critical Illness, Cancer and Hospital Confinement	3+	Varies by product
CompNet <sup>1</sup> Creative Solutions     1-100     1st year: up to 10% depending on the carrier. Renewal: 5%       Delta Dental       Dental and Vision     2-99     10%       Delta Dental (MWG) <sup>1</sup>	Community Care Hea	alth	
Creative Solutions       1-100       1st year: up to 10% depending on the carrier. Renewal: 5%         Delta Dental	Medical	1-100	5%
Delta Dental       Dental and Vision       2-99       10%	CompNet <sup>1</sup>		
Dental and Vision 2-99 10% Delta Dental (MWG) <sup>1</sup>	Creative Solutions	1-100	carrier.
Delta Dental (MWG) <sup>1</sup>			
Dental 1-4 10%			10%
	Dental	1-4	10%

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<sup>3</sup> Standard commission scale. For group in the 10+ space commissions are flexible.

- <sup>4</sup> Contract limits are based on eligible.
- <sup>5</sup> Contract limits are based on enrolled.

(Continued)

### **SMALL GROUP PRODUCTS & BROKER COMMISSIONS**

		COMMISSION
CARRIER / PLAN	GROUP SIZE	COMMISSION
E.D.I.S. <sup>1</sup>		101/
Freedom Dental	2-50 51-100	10% 7.5%
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.
EDHP MVP Plan	2+	\$10 PEPM
MEC Plans	2+	\$5 PEPM
Evolved Benefits <sup>1</sup>		
Staff Benefits Management and Administrators (SBMA)	25+	Basic - \$10 Virtual - \$10 Ultra - \$15 Ultimate - \$15
TransChoice	10+	15%
Guardian <sup>2</sup>		
Dental, Vision, Life, STD, LTD, Accident, Critical Illness, Hospital Indemnity, Cancer	2-100	Dental and Vision - 10% Basic Life, Voluntary Life, LTD, STD, Vol LTD, and Vol STD - 15%
Health Net <sup>4</sup>		
Medical	1-100	5%
Dental and Vision	2-100	10%
Life	2-100	0-10,000 = 10% 10,001 - 20,000 = 8% 20,001 - 30,000 = 5% 30,001 - 50,000 = 4% 50,001 - 150,000 = 2% 150,001+ = 1%
Humana <sup>1,5</sup>		
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	1-50 enrolled employees	10%
and AD&D	51+ enrolled employees	\$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%

Carrier / Plan	GROUP SIZE	COMMISSION
lumana <sup>1,5</sup> (Continued)		
Disability	All group sizes	15%
Dental (HMO) DeltaCare	1-100	\$1.32 (per member per month)
nternational Medica	al Group Inc. (IMG) <sup>1</sup>	
Alternative International Medical, Business Travel Insurance, Travel Risk Mngmt. & Travel Assistance Services	1-100	Varies
(aiser Permanente*		
Medical	1-100	5% for annualized premium up to \$1,000,000. Once annualized premium reaches \$1,000,000, commissions will be paid at 1%.
Dental (PPO)	1-100	\$2.65 PMPM
Dental (HMO) DeltaCare	1-100	\$1.32 PMPM
andmark Healthpla	n <sup>1</sup>	
Chiropractic/ Acupunture	2+	20% commission on 1st year's paid premiums; 10% thereafter
IBERTY Dental		
Dental (HMO)	2-300	10%
incoln Financial Gr	oup¹	
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	$\begin{array}{l} \$0 - \$2,000 - 15.00\% \\ \$2,001 - \$5,000 - 12.00\% \\ \$5,001 - \$10,000 - 11.00\% \\ \$10,001 - \$15,000 - 8.00\% \\ \$5,001 - \$20,000 - 7.00\% \\ \$20,001 - \$25,000 - 6.00\% \\ \$25,001 - \$25,000 - 5.00\% \\ \$30,001 - \$50,000 - 2.00\% \\ \$50,001 - \$50,000 - 1.50\% \\ \$100,001 - \$100,000 - 1.00\% \\ 150,001 - \$500,000 - 0.75\% \\ \$500,001 + - 0.50\% \end{array}$

<sup>1</sup> Quoting for this carrier is not available on <u>ca.wordandbrown.com</u>, please contact your Word & Brown representative for a proposal request.

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

<sup>3</sup> Standard commission scale. For group in the 10+ space commissions are flexible.

\* Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.

#### **CALIFORNIA**

### **SMALL GROUP PRODUCTS & BROKER COMMISSIONS**

CARRIER / PLAN	GROUP SIZE	COMMISSION
MediExcel Health Pla	an <sup>5</sup>	
Medical	1-100	7%
Dental and Vision	1-100	10%
MetLife <sup>2, 3</sup>		
PPO Dental PPO Vol. Dental	2-100 2-100	\$0 - \$5,000: 10.00% \$5,001 - \$10,000: 7.50% \$10,001 - \$30,000: 5.00% \$40,001 - \$40,000: 3.50% \$40,001 - \$50,000: 3.00% \$50,001 - \$60,000: 2.00% \$60,001 - \$250,000: 1.75% \$250,001 - \$500,000: 1.75% \$550,001 - \$1,000,000: 0.50% \$1,000,001 - \$1,000,000: 0.25% \$5,000,001+: 0.10%
MetLife Dental HMO/Managed Care, SafeGuard Dental DHMO & Vision	5-100	10% Level
Life and STD	2-100	\$0 - \$5,000: 15.00% \$5,001 - \$10,000: 10.00% \$10,001 - \$30,000: 5.00% \$30,001 - \$40,000: 3.50% \$40,001 - \$50,000: 3.00% \$50,001 - \$60,000: 2.00% \$60,001 - \$500,000: 1.75% \$250,001 - \$500,000: 1.75% \$250,001 - \$1,000,000: 0.50% \$1,000,001 - \$5,000,000: 0.25% \$5,000,001 +: 0.10%
LTD	5-100	\$0 - \$15,000: 15.00% \$10,001 - \$25,000: 10.00% \$25,001 - \$50,000: 5.00% \$50,001 - \$250,000: 2.00% \$250,001+: 1.00%
Nippon Life Benefits	1	
LYNX & Rotational Staff Trust	2-100	10% commission, first year only Renewal: \$0 - \$250,000 - 7% \$250,001 - \$500,000 - 5.5% \$500,001+ - 3.0%
LYNX & Affiliated Trust	2-100	\$0 - \$250,000 - 7% \$250,001 - \$500,000 - 5.5% \$500,001+ - 3.0%
Dental and Vision	2-50 51+	10% first year and renewal 0 - 10,000 = 10% 10,001 - 20,000 = 7.5% 20,001 - 550,000 = 5.0% 550,001 - 5100,000 = 2.5% 100,001 + = 1.0%
Life and AD&D	2-50 51+	15% first year and renewal 0 - 10,000 = 15% 10,001 - 20,000 = 10% 20,001 - 50,000 = 7.5% 50,001 - 100,000 = 5% 100,001 + 2.5%
STD	2-50 51+	15% first year and renewal 0 - 10,000 = 10% 10,001 - 20,000 = 7.5% 20,001 - 550,000 = 5.0% 50,001 - 100,000 = 2.5% 100,001 + 1.0%
LTD	2-50 51+	15% first year and renewal 0 - 10,000 = 15% 10,001 - 15,000 = 15% 5,001 - 20,000 = 12.5% 20,001 - 250,000 = 12.5% 25,001 - 250,000 = 10% 50,001 - 100,000 = 10% 100,001 + 5%

arrier / Plan	GROUP SIZE	COMMISSION
remier Access		
Dental	1-100	10% flat unless otherwise requested
		Renewal - will remain as sold unless a reques for change is made.
remium Saver (MW	/G) <sup>1</sup>	
Creative Solutions	1-100	Zero to 15%. Contact your Word & Brown representative
Principal <sup>2</sup>		
Dental, Vision, STD, 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 +
Reliance Standard <sup>1</sup>		
Dental and STD	2-19	10%
Life, LTD, and Critical Illness & Accident	2-19	15% 1st year; 10% Renewal
eniors Choice <sup>1</sup>		,
Medical	1-100	8%
Part D (RX)	1-100	5%
Dental and Vision	1-100	10%
harp Health Plan		
Medical (HMO)	1-100	Up to 5% of Paid Premium Mirrored Plans: 1st Year - 6.5% of Paid Premium 2nd Year - 6.2% of Paid Premium 3rd Year - 5.9% of Paid Premium 4th Year - 5.6% of Paid Premium 5th Year - 5.3% of Paid Premium 6+ Years - 5.0% of Paid Premium
SIMNSA		
Medical and Dental	1-100	7%
mileSaver/MetLife	DHMO	
Dental	2-999	SmileSaver DHMO: 10% Level
outter Health Plan		· · · · · · · · · · · · · · · · · · ·
Medical	1-50 51-100	6.5% 5%

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<sup>3</sup> Standard commission scale. For group in the 10+ space commissions are flexible.

### **SMALL GROUP PRODUCTS & BROKER COMMISSIONS**

Carrier / Plan	GROUP SIZE	COMMISSION
The Holman Group	·	
Alternative Solutions (EAP & Crisis Services)	10-100	% is broker directed
Total Benefits Solut	ions (Aetna International) <sup>1</sup>	
Medical (International)	2+	5%
United Concordia		
Dental and Vision	2+	10%
UnitedHealthcare		
Medical	1-100	5%
Dental	2-100	2-50: 10%
		51+ commission can vary at the request of agent or customer.
Vision and Life	2-100	10%
STD & LTD	2-100	\$0 - \$15,000:15% \$15,001 - \$25,000:10% \$25,001 - \$50,000:5% \$50,001+:1%
UnitedHealthcare Le	vel Funding <sup>1</sup>	
Medical	10-100	\$55 PEPM (negotiable) <sup>3</sup>
Unum <sup>1</sup>		
Dental	2+	10%
Vision	2+	12%
Group Term Life and AD&D	2+	\$0 - \$15,000 - 10% \$15,0001 - \$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+	15%
LTD	2+	\$0 - \$15,000 - 15% \$15,001 - \$25,000 10% \$25,000 - \$50,000 - 5% \$50,001+ - 1%
STD	10+	\$0 - \$15,000 - 10% \$15,0001 - \$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	5+	15%
Illness (AACI), and Hospital Indemnity		
	ica	

Carrier / Plan	GROUP SIZE	COMMISSION	
<b>VSP</b> <sup>1,2</sup>			
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 - \$50,000: 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 - \$50,000: 1.44% \$250,001 - \$500,000: 0.73% \$500,001 +: 0.35%	
Western Health Advantage			
Medical	1-100	Transition groups (51-100): Lock in 6.5% All New Small Groups (1-100): 5%	
Dental (via Delta Dental)	1-100	7.0%	

- <sup>1</sup> Quoting for this carrier is not available on <u>ca.wordandbrown.com</u>, please contact your Word & Brown representative for a proposal request.
- <sup>2</sup> Rates quoted from WBQuote may not reflect all discount opportunities offered by the carrier. Please contact your Word & Brown Sales Representative for proposal.
- <sup>3</sup> Standard commission scale. For group in the 10+ space commissions are flexible.