



# Broker Rewards Program

Less than \$10 million in-force annualized premium

Enroll in Delta Dental's Broker Rewards Program and earn bonus compensation for selling and retaining groups.<sup>1</sup>

## How does it work?<sup>2</sup>

To qualify for the rewards program, you must meet the following criteria:

- Have less than \$10 million of in-force annual premium as of October 1, 2023
- Sell at least \$250,000 in new business annualized premium with a policy or policies with an effective date within 2024
- Meet a minimum retention qualifier of 92% of your book of business premium through 2024

### New to selling Delta Dental?

No problem! In that case, your new sales alone qualify.

This program does require an annual opt-in. Enroll in the program today by visiting [dd.deltadentalins.com/brokerrewards](https://dd.deltadentalins.com/brokerrewards).

<sup>1</sup> Broker Rewards Program is only applicable for groups covered by the following companies: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, FL, GA, LA, MS, MT, NV, TX and UT, Alpha Dental of Alabama, Inc. — AL, Alpha Dental Programs, Inc. — MD and TX, Alpha Dental of Nevada, Inc. — NV.

<sup>2</sup> See further terms and conditions.

## Program rewards

As part of this program, both new and existing business are eligible — up to \$250,000!

- **New sales bonus.** The more you sell, the more you can earn.
- **Retention bonus.** Get rewarded for keeping the business you already have with us.

Your new sales bonus is based on the new sales bonus tier you achieve.

New sales bonus			
New sales bonus tier	New business annualized premium	New sales bonus (Risk)	New sales bonus (ASC PEPM)*
Tier 1	\$250,000-\$999,999	2%	\$0.05
Tier 2	\$1,000,000-\$2,999,999	3%	\$0.05
Tier 3	\$3,000,000+	4%	\$0.05

**\*Primary enrollee per month**

All eligible premiums will qualify for the bonus percentage applicable to the new sales tier achieved.

The retention bonus is based on the new sales bonus tier you achieve. To qualify for the retention bonus, you must reach the minimum new sales tier of at least \$250,000.

Retention of existing business bonus		
New sales bonus tier	Retention 92-95%	Retention 95.1%-100%
Tier 1	0.50%	1.00%
Tier 2	0.75%	1.50%
Tier 3	1.00%	2.00%

**The annual program cap is \$250,000.**

## Here's what a payout might look like:

New sales:  
**\$3.2 million**

4%

\$3.2 million  
new premium

x 4% =

**\$128,000**

+

Retention:  
**94%**

1%

\$2.5 million  
existing premium

x 1% =

**\$25,000**

**Total reward payout =**

**\$153,000**

Enroll in our Broker Rewards Program today. Visit [dd.deltadentalins.com/brokerrewards](https://dd.deltadentalins.com/brokerrewards) to get started.

You'll receive a quarterly snapshot of your year-to-date progress. Questions? Please email [brokerrewards@delta.org](mailto:brokerrewards@delta.org).



# Terms and conditions

## Eligibility

- For the purposes of determining which level of Delta Dental's Broker Rewards Program a broker is eligible for, qualification shall be based upon the annualized premium of the existing book of business, for policies in-force as of October 1, 2023.
- Eligible brokers may only participate in one level of the Broker Rewards Program, based on their in-force premium; however, eligible brokers may participate in the Small Business Rewards Program in addition to this program.
- All commission-based brokers in good standing<sup>3</sup> who meet the qualifications and requirements described herein shall be eligible to participate in the Broker Rewards Program.
- Participation requires the completion of the Delta Dental broker rewards enrollment form at [dd.deltadentalins.com/brokerrewards](https://dd.deltadentalins.com/brokerrewards).

## Qualifying premium

- Qualifying in-force annualized premium will only be aggregated by Broker Tax ID as of October 1, 2023, including in the case of a merger.
- With respect to ASC groups, only administrative fees shall be included in the calculations of in-force premium.
- Ineligible premium includes the following types of business:
  - School, municipal, and small group pools; and
  - Medicare Advantage Organization and medical alliances/partnership business; and
  - Individual; and
  - Any groups that participate in our Small Business Program

## New sales

- Sales must be new to Delta Dental, meaning the group shall not already offer a Delta Dental plan to be eligible for the new sales bonus.
- Broker of record (BOR) at the time of sale will receive premium credit. If a group has a commission split, the premium will be applied to bonus calculations using the split percentage between paid brokers. If a group has a paid and a non-paid BOR, the paid broker will have 100% of premium

<sup>3</sup> "Good standing" means the broker is duly licensed and appointed, not currently involved in an active or pending commission dispute with Delta Dental, and complies with all applicable laws and regulations, including without limitation, compensation disclosure laws.

applied to bonus calculations, and the non-paid broker/consultant will have 0% premium applied. If a group has a non-paid broker/consultant only, the non-paid consultant will not be compensated.

- Administrative fees associated with self-funded business (ASC) are not included in the new sales qualifying calculations, but will be eligible for a separate payout on a PEPM basis.

## **Retention**

- Retention is defined as:
  - Groups that were active on December 31, 2023, and remained active on December 31, 2024; and
  - Premium was maintained from December 31, 2023, through December 31, 2024.
- Retention is calculated by dividing the total book of business premium for all eligible groups on December 31, 2023, by the producer's total book of business premium December 31, 2024, for the same eligible groups.
- In the event of a broker of record change during the year, the group will be excluded from the retention calculation.

## **Payments**

- The new sales bonus is based on the amount of new business earned and received premium dollars in the calendar year (January 1 - December 31, 2024).
- Payment will be made in one lump sum in May 2025. Delta Dental reserves the right to adjust the timing of all Broker Rewards Program payments.
- Delta Dental shall have the sole discretion to interpret the terms and conditions related to the program described herein, determine the eligibility, and perform all calculations related to the Broker Rewards Program. Disputes related to the Broker Rewards Program shall be reviewed and decided upon solely by Delta Dental. Delta Dental's determinations shall be final.
- Broker shall immediately return any overpayment related to the Broker Rewards Program. By accepting any payment, including Broker Rewards Program payment, broker agrees that Delta Dental may offset any funds payable to the broker in order to recover an overpayment or any other funds payable by the broker.
- Delta Dental reserves the right to update the terms of or terminate the Broker Rewards Program at any time.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.