

# Small Group Commissions

Aetna	Commission	Guardian	Commission
<b>Medical 1-100</b>		<b>LTD</b>	
\$0 - \$1,000,000 annual premium	5.0%	First \$5,000 of annual premium	15.0%
\$1,000,001+ annual premium	1.0%	Next \$5,000 of annual premium	15.0%
<b>Dental</b>		Next \$5,000 of annual premium	15.0%
All	9.0%	Next \$5,000 of annual premium	12.5%
Sold with Medical	additional 1%	Next \$5,000 of annual premium	10.0%
<b>Anthem Blue Cross</b>		Next \$5,000 of annual premium	5.0%
<b>Medical 1-100</b>		Next \$20,000 of annual premium	5.0%
\$0 - \$1,000,000 annual premium	5.0%	Next \$200,000 of annual premium	0.5%
\$1,000,001+ annual premium	0.8%	Next \$250,000 of annual premium	0.5%
<b>Dental, Life (up to \$30,000), Vision</b>	10.0%	Next \$2,000,000 of annual premium	0.5%
<b>LTD &amp; STD</b>		Next \$2,500,000 of annual premium	0.5%
10-50 lives	15.0%	<b>Health Net</b>	
51-100 lives	10.0%	<b>Medical 1-100</b>	5.0% (all years)
<b>CaliforniaChoice</b>		<b>Dental, Life, Vision</b>	10.0%
<b>Medical 1-100 enrolled</b>	5.0%	<b>Humana</b>	
<b>Dental, Life, Vision (Voluntary)</b>	12.0%	<b>Dental &amp; Vision</b>	
<b>Chiropractic</b>	6.5%	For the first \$10,000	10.0%
<b>Cigna + Oscar</b>		For the next \$10,000	7.5%
<b>Medical</b>	5.0%	For the next \$10,000	5.0%
<b>ChoiceBuilder</b>		For the next \$20,000	2.5%
<b>Dental, Life, Vision, Chiropractic</b>	10.0%	Over \$50,000	1.5%
<b>Covered California for Small Business</b>		<b>Life, AD&amp;D 1-50</b>	10.0%
<b>Medical, Dental</b>	5.0%	<b>Life, AD&amp;D 51+</b>	
<b>Delta Dental</b>		For the first \$5,000	15.0%
<b>Dental, Vision, Personal Protection Plan</b>	10.0%	For the first \$20,000	10.0%
<b>Guardian</b>		For the first \$25,000	7.0%
<b>Dental, Vision, STD</b>		For the first \$50,000	3.0%
First \$5,000 of annual premium	10.0%	For the first \$100,000	2.0%
Next \$5,000 of annual premium	10.0%	For the first \$200,000	1.0%
Next \$5,000 of annual premium	7.5%	<b>Voluntary Life, AD&amp;D</b>	15.0%
Next \$5,000 of annual premium	7.5%	<b>Kaiser Permanente</b>	
Next \$5,000 of annual premium	5.0%	<b>Medical 1-100</b>	
Next \$5,000 of annual premium	5.0%	\$0 - \$1,000,000 annual premium	5.0%
Next \$20,000 of annual premium	2.5%	\$1,000,001+ annual premium	1.0%
Next \$200,000 of annual premium	1.5%	<b>Dental</b>	
Next \$250,000 of annual premium	1.5%	KPIC PPO and fee-for-service	\$2.62 PMPM
Next \$2,000,000 of annual premium	1.0%	Dental HMO (DeltaCare)	\$1.31 PMPM
Next \$2,500,000 of annual premium	0.5%	<b>MetLife</b>	
<b>Life &amp; AD&amp;D</b>		<b>Dental (HMO &amp; PPO)</b>	
First \$5,000 of annual premium	15.0%	First \$5,000 of annual premium	10.0%
Next \$5,000 of annual premium	12.0%	Next \$5,000 of annual premium	7.5%
Next \$5,000 of annual premium	10.0%	Next \$20,000 of annual premium	5.0%
Next \$5,000 of annual premium	10.0%	Next \$10,000 of annual premium	3.5%
Next \$5,000 of annual premium	7.0%	Next \$10,000 of annual premium	3.0%
Next \$5,000 of annual premium	7.0%	Next \$10,000 of annual premium	2.0%
Next \$20,000 of annual premium	5.0%	Next \$190,000 of annual premium	1.75%
Next \$200,000 of annual premium	3.5%	Next \$250,000 of annual premium	1.0%
Next \$250,000 of annual premium	2.0%	Next \$500,000 of annual premium	0.5%
Next \$2,000,000 of annual premium	1.0%	Next \$4,000,000 of annual premium	0.25%
Next \$2,500,000 of annual premium	0.5%	\$5,000,000+ annual premium	0.1%

MetLife	Commission	UnitedHealthcare	Commission
<b>Basic Life, Core Life, Dependent Life, AD&amp;D, STD</b>		<b>Medical 1-100 enrolled</b>	
First \$5,000 of annual premium	15.0%		5.0% (all years)
Next \$5,000 of annual premium	10.0%	<b>Dental (HMO &amp; PPO)</b>	
Next \$20,000 of annual premium	5.0%	First \$10,000 of annual premium	10.0%
Next \$10,000 of annual premium	3.5%	Next \$15,000 of annual premium	7.5%
Next \$10,000 of annual premium	3.0%	Next \$15,000 of annual premium	5.0%
Next \$10,000 of annual premium	2.0%	Next \$20,000 of annual premium	2.5%
Next \$190,000 of annual premium	1.75%	\$60,000+	1.5%
Next \$250,000 of annual premium	1.0%	Dental (SBS)	10.0%
Next \$500,000 of annual premium	0.5%	<b>Vision</b>	10.0%
Next \$4,000,000 of annual premium	0.25%	<b>Life</b>	
\$5,000,000+ annual premium	0.1%	First \$25,000 of annual premium	10.0%
<b>Vision</b>		Next \$25,000 of annual premium	7.0%
Safeguard	10.0%	Next \$50,000 of annual premium	3.0%
VSP	10.0%	Next \$100,000 of annual premium	2.0%
<b>LTD</b>		\$200,000+ annual premium	1.0%
First \$15,000 of annual premium	15.0%	<b>VSP</b>	
Next \$10,000 of annual premium	10.0%	<b>Vision</b>	
Next \$25,000 of annual premium	5.0%	First \$5,000 of paid premium	10.0%
Next \$200,000 of annual premium	2.0%	Next \$5,000 of paid premium	5.0%
\$250,000+ annual premium	1.0%	Next \$10,000 of paid premium	3.56%
<b>Buy-Up Life, Enhanced Optional Life, Enhanced / Buy-Up Dependent Life</b>		Next \$10,000 of paid premium	3.0%
Annualized Premium	15.0%	Next \$20,000 of paid premium	2.31%
<b>Principal</b>		Next \$200,000 of paid premium	1.44%
<b>Dental, STD, Group Term Life, Vision</b>		Next \$250,000 of paid premium	0.73%
First \$5,000 of annual premium	10.0%	\$500,000+ annual premium	0.35%
Next \$5,000 of annual premium	8.0%		
Next \$15,000 of annual premium	6.0%		
Next \$25,000 of annual premium	4.0%		
Next \$100,000 of annual premium	3.0%		
Next \$350,000 of annual premium	2.5%		
\$500,000+ annual premium	1.6%		
<b>LTD</b>			
First \$15,000 of annual premium	15.0%		
Next \$10,000 of annual premium	10.0%		
Next \$25,000 of annual premium	5.0%		
Next \$50,000 of annual premium	2.0%		
Next \$100,000 of annual premium	1.0%		
Next \$300,000 of annual premium	0.6%		
Next \$500,000 of annual premium	0.3%		
\$1,000,000+ annual premium	0.1%		
<b>Critical Illness</b>			
Year 1	30.0%		
Year 2+	15.0%		