

	<p><u>Medical</u> 1-100 Employees Enrolled 5% Annualized premium over \$1,000,000, per case 1%</p> <p><u>Dental</u> 2-50 Employees 9% 2-50 Employees Sold with Medical 10% 51-100 Employees 10%</p> <p><u>Life</u> 2-100 Employees 15%</p> <p><u>Vision</u> 2-100 Employees 7.5%</p> <p><u>LTD</u> 2-100 Employees 15%</p>
	<p><u>Medical</u> 1-100 Employees \$0-\$1,000,000 5% Annualized premium over \$1,000,000, per case 0.8% Anthem Balanced Funding 20-100 Subscribers \$25 per contract per month</p> <p><u>Dental, Vision and Life (contributory)</u> 2-100 Employees 10%</p> <p><u>Life (voluntary)</u> 10-100 Employees 15%</p> <p><u>STD / LTD / VOL STD / VOL LTD</u> 10-50 Employees 15%</p> <p><u>STD / LTD</u> 51-100 Employees 10%</p> <p><u>VOL STD / VOL LTD</u> 51-100 Employees 15%</p>
	<p><u>Medical Off-Exchange Package</u> 1-100 Employees 5%</p> <p><u>Medical Mirror Package 1-50 Eligible</u> 1st Year 6.5% 2nd Year 6.2% 3rd Year 5.9% 4th Year 5.6% 5th Year 5.3% 6th Year and Beyond 5.0%</p> <p><u>Medical Mirror Package 51-100 Eligible</u> 1st Year & Renewal Years 5%</p> <p><u>Dental, Vision</u> 1-100 Employees 10%</p> <p><u>Life</u> 2-100 Employees 10%</p>




2017 Commission Guide



	<p>Medical</p> <p>1-50 Employees Enrolled 6.5%</p> <p>51-100 Employees Enrolled 5%</p> <p>Dental, Vision and Life</p> <p>1-50 Employees 12%</p> <p>51-100 Employees 12%</p> <p>Chiropractic</p> <p>1-50 Employees 6.5%</p> <p>51-100 Employees 6.5%</p>
	<p>Dental</p> <p>2-100 Employees</p> <p>Prepaid Advantage Group DHMO Dental 10%</p>
	<p>Dental, Vision, Life, Chiropractic and Acupuncture</p> <p>2-199 Employees 10%</p>
	<p>Medical, Dental, Basic Term Life, Short-Term Disability, Long-Term Disability & Voluntary Term Life</p> <p>51-250 Employees Custom</p>
	<p>Medical 1-50 Enrolled</p> <p>1st Year 6.5%</p> <p>2nd Year 6.2%</p> <p>3rd Year 5.9%</p> <p>4th Year 5.6%</p> <p>5th Year 5.3%</p> <p>6th Year and Beyond 5.0%</p> <p>Medical 51+ Enrolled</p> <p>51+ Employees 5%</p> <p>Dental, Vision and Life</p> <p>1-50 Employees 6.5%</p> <p>51+ Employees 5%</p>



<u>Accident, Cancer & Critical Illness- Contributory</u>	
First \$10,000	15%
Next \$5,000	12.5%
Next \$5,000	10%
Next \$25,000	5%
Next \$50,000	0.5%
<u>Accident & Cancer - Voluntary</u>	
Option 1 - 1st year	20%
Years 2+	13.0%
Option 2 - 1st year	40%
Years 2+	15%
Option 3 - 1st year	75%
Years 2-5	10%
Years 6+	5%
Option 4- 1st year	65%
Years 2-5	10%
Years 6-10	5%
Years 11+	2.5%
<u>Critical Illness- Voluntary</u>	
1st Year	20%
Years 2+	13%
<u>Dental and Vision</u>	
First \$10,000	10%
Next \$10,000	7.5%
Next \$10,000	5%
Next \$20,000	2.5%
Next \$450,000	1.5%
Next \$2,000,000	1%
\$2,500,000 and over	0.5%
51+ Employees	10%
<u>Life</u>	
First \$15,000	10%
Next \$10,000	7%
Next \$25,000	5%
Next \$50,000	1%
Next \$100,000	0.5%
51+ Employees	15%
<u>Long-Term Disability</u>	
First \$15,000	15%
Next \$5,000	12.5%
Next \$5,000	10%
Next \$25,000	5%
Next \$50,000	0.5%
50+ Employees	15%
<u>Short-Term Disability</u>	
First \$10,000	10%
Next \$10,000	7.5%
Next \$10,000	5%
Next \$20,000	2.5%
Next \$450,000	1.5%
Next \$2,000,000	1%
\$2,500,000 and over	0.5%
<u>Voluntary Life, Long-Term Disability, Short Term Disability</u>	
Voluntary Benefits	13%

	<p>Medical 101+ Employees - Annualized Premium \$0 - \$50,000 6% \$50,001 - \$100,000 4% \$100,001 - \$300,000 3% \$300,001 - \$500,000 2% \$500,001 - \$750,000 1% \$750,001 - \$1,000,000 0.5% \$100,001 - \$2,000,000 0.2% \$2,000,001 and over 0.1%</p> <p>Dental and Vision All Dental HMO / PPO and Vision 10%</p> <p>Life \$0-\$10,000 10% Next \$10,000 8% Next \$10,000 5% Next \$20,000 4% Next \$100,000 2% Next \$600,000 + 1%</p>
	<p>Dental and Vision First \$10,000 10% Next \$10,000 7.5% Next \$10,000 5% Next \$20,000 2.5% \$50,000 and over 1.5%</p> <p>Life 2-50 10% 51+ Employee: First \$5,000 15% Next \$20,000 10% Next \$25,000 7% Next \$50,000 3% Next \$100,000 2% \$200,000 and over 1%</p> <p>Long-Term Disability and Short-Term Disability 10+ Employees First \$5,000 15% Next \$20,000 10% Next \$25,000 7% Next \$50,000 3% Next \$100,000 2% \$200,000 and over 1%</p> <p>Voluntary Life 2+ 15%</p> <p>Voluntary Term Life, Accident, Cancer, Critical Illness, Individual Disability, Group Disability, Supplemental Health, Hospital Indemnity, Whole Life Up to 50 Employees 10% 51+ 299 Employees 15% 300+ Employees 20%</p>
	<p>Medical 1-100 Employees 5% Annualized premium over \$1,000,000, per case 1%</p> <p>Dental (1-100) KPIC PPO and fee-for-service \$2.56 Dental HMO \$1.28</p>



Medical

1-100 Employees	7%
101+ Employees	5%

Dental

2+ Employees	10%
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Dental DPPO

2+ Employees	
First \$5,000	10%
Next \$5,000	7.5%
Next \$20,000	5%
Next \$10,000	3.5%
Next \$10,000	3%
Next \$10,000	2%
Next \$190,000	1.75%
Next \$250,000	1%
Next \$500,000	0.5%
Next \$4,000,000	0.25%
\$5,000,000 and over	0.10%

Life and Short-Term Disability

2+ Employees	
First \$5,000	15%
Next \$5,000	10%
Next \$20,000	5%
Next \$10,000	3.5%
Next \$10,000	3%
Next \$10,000	2%
Next \$190,000	1.75%
Next \$250,000	1%
Next \$500,000	0.5%
Next \$4,000,000	0.25%
\$5,000,000 and over	0.10%

Long-Term Disability

2+ Employees	
First \$15,000	15%
Next \$10,000	10%
Next \$25,000	5%
Next \$200,000	2%
Excess over \$250,000	1%

Dental DHMO and Vision

2+ Employees	10%
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Dental, Vision, Short-Term Disability and Group Term Life

3+ Employees	
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%
\$500,000 and over	1.6%

Long-Term Disability

3+ Employees	
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%
\$1,000,000 and over	0.1%

Critical Illness

Year 1	30%
Years 2+	15%



Medical

1-100 Employees	5%
1-100 Employees Mirrored Plans	
1st Year	6.5%
2nd Year	6.2%
3rd Year	5.9%
4th Year	5.6%
5th Year	5.3%
6th Year and Beyond	5%
1-100 Employees PPO	3%



<u>Medical</u>	
1-100 Employees	5%
<u>ACEC Life/ Health Trust</u>	
2-99 Employees	5%
<u>Dental</u>	
2-50	10%
51+ Employee's: First \$10,000	10%
Next \$15,000	7.5%
Next \$15,000	5%
Next \$20,000	2.5%
Next \$60,000	1.5%
<u>Vision</u>	
1+ Employees	10%
<u>Life/AD&D</u>	
1-50 Employees	10%
51+ Employees	
First \$25,000	10%
Next \$25,000	7%
Next \$50,000	3%
Next \$100,000	2%
Next \$200,000	1%
<u>Long-Term Disability & Short Term Disability</u>	
First \$15,000	15%
Next \$10,000	10%
Next \$25,000	5%
Over \$50,000	1%



<u>Dental</u>	
10+ Employees	10%
<u>Vision</u>	
10+ Employees	
<u>Life/AD&D & Short-Term Disability</u>	
2+ Employees	
First \$15,000	10%
Next \$10,000	7%
Next \$25,000	5%
Next \$50,000	1%
Over \$100,000	0.5%
<u>Short-Term Disability</u>	
10+ Employees	
First \$15,000	10%
Next \$10,000	7%
Next \$25,000	5%
Next \$50,000	1%
Over \$100,000	0.5%
<u>Long-Term Disability</u>	
2+ Employees	
First \$15,000	15%
Next \$10,000	10%
Next \$25,000	5%
Next \$50,000	1%
Over \$100,000	1%
<u>Critical Illness</u>	
10+ Employees	
First \$15,000	15%
Next \$10,000	10%
Next \$25,000	5%
Next \$50,000	1%
Over \$100,000	1%
<u>Long-Term Care</u>	
10+ Employees	20%



<u>Life/AD&D, Short-Term Disability, Long-Term Disability & Select Products - Voluntary</u>	
10+ Employees	15%
<u>Accident - Voluntary</u>	
1st year	65%
2 - 10 Years	5%
Years 11+	2.5%
Flat Equivalent for All years	22%
<u>Cancer Insurance (Ages 0-54) and Specified Critical Illness Insurance - Voluntary</u>	
1st year	70%
2 - 10 Years	10%
Years 11+	10%
Flat Equivalent for All years	22%
<u>Cancer Insurance (Ages 55+) - Voluntary</u>	
1st year	40%
2 - 10 Years	10%
Years 11+	10%
Flat Equivalent for All years	16%
<u>Individual Short Term Disability Insurance - Voluntary</u>	
1st year	60%
2 - 10 Years	5%
Years 11+	2.5%
Flat Equivalent for All years	20%
<u>Renewable Term Life Insurance - Voluntary</u>	
1st year	60%
2 - 10 Years	5%
Years 11+	2.5%
Flat Equivalent for All years	21%
<u>Whole Life Insurance and Individual Life Insurance - Voluntary</u>	
1st year	90%
2 - 10 Years	5%
Years 11+	2.5%
Flat Equivalent for All years	21%



<u>Vision</u>	
5+ Employees	
First \$5,000	10%
Next \$5,000	5%
Next \$10,000	3.56%
Next \$10,000	3%
Next \$20,000	2.31%
Next \$200,000	1.44%
Next \$250,000	0.73%
Exceeding \$500,000	0.35%