

# California Small Group Products & Commissions - 2019

Carrier	Products	Group Size	Commission
Aetna	Medical Dental (standalone, with medical) Dental, Vision	1-100 2-50 51-100, 2-100	5% <sup>1</sup> 9%, 10% (first year only) 10%, 7.5%
Anthem Blue Cross	Medical Dental, Vision, Life (contributory) LTD and STD (contributory) Life, LTD, STD (voluntary)	1-100 2-100 2-50, 51-100 10-100	5% <sup>2</sup> 10% 15%, 10% 15%
Blue Shield of California	Medical, Dental, Vision, Life	1-100, 1-100, 1-100, 2-100	5%, 10%, 10%, 10%
California Dental	Dental HMO	2-99	10%
CaliforniaChoice	Medical, Chiropractic Dental, Voluntary Vision, Life	1-100 1-100	5%, 6.5% 12%
Cigna	Medical Level Funded	25-250	Negotiable
Covered California for Small Business	Medical and Dental	1-100	5%
Delta Dental	Dental, Vision	2-99	10%
Guardian	Dental, Vision, STD Life, LTD Voluntary Life, Voluntary LTD, Voluntary STD	2-99 2-99 3-99, 3-99, 10-99	10% DG <sup>7</sup> 15% DG <sup>7</sup> 13%
Health Net	Medical, Dental, Vision, Life	1-100	5%, 10%, 10%, 10% <sup>7</sup>
Humana	Dental, Vision (contributory) Dental, Vision (voluntary) Life (contributory) Life (voluntary)	2+ 2+ 2-50, 51-99 2-99	10% DG <sup>7</sup> 10% 10%, 15% DG <sup>7</sup> 15%
Kaiser Permanente	Medical Dental KPIC PPO & Fee-for-Service, Dental HMO (DeltaCare)	1-100 1-100	5% <sup>4</sup> \$2.62 pmpm, \$1.31 pmpm
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	10%
Lincoln Financial Group	Dental (contrib.), Dental (vol.), Vision (contrib./vol.) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	2-1,000 2-1,000 2-1,000	10% DG, 10% or 15%, 10% 15% DG 10%, 15% or 20%
MediExcel Health Plan	Medical, Dental	1-100, 1+	7%, 10%
MetLife	Dental HMO, Vision Dental PPO (contributory, voluntary) Life, LTD, STD Buy-Up Life, Voluntary LTD, Voluntary STD	5+, 2+ 2+, 5+ 10+ 10+	10% <sup>5</sup> 10% <sup>6</sup> 15% <sup>6</sup> 15% <sup>5</sup>
National General Benefits Solutions	Medical Level Funded	2-24, 25-50, 51+	7%, 6%, 4.5% <sup>3</sup>
North Ranch Benefits Trust	Dental: Ameritas, Delta Dental, Humana (voluntary) Vision: Vision Service Plan (contributory, voluntary)	1+ or 3+ 3+, 1+	8% 8%
Oscar Health Plan of California	Medical	1-100	5%
Principal Financial Group	Dental, Life, Vision, STD (contributory, voluntary) LTD (contributory, voluntary)	3+, 5+ 3+, 5+	10% <sup>8</sup> 15% <sup>8</sup>
Sharp Health Plan	Medical (HMO, PPO)	1-100	5%, 3%
The Hartford	Life, STD LTD	4+, 10+ 4+	10% DG 15% DG
TriNet	PEO: Ambrose PEO: Passport PEO: SOI	2+ 2+ 2+	15% of admin, 25% of set up 15% of admin, 25% of set up <sup>9</sup> Negotiated <sup>9</sup>
UnitedHealthcare	Medical ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust Dental Life Vision, LTD	1-100 2-100 2-99 2-100 2-50, 51-100 2-100, 2-100	5% 5% 5% 10% DG 10%, 10% DG 10%, 15% DG
Unum	Dental Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	10-500 2-500 2-500	10% 10% DG <sup>7</sup> , 15% DG <sup>7</sup> , 10% DG <sup>7</sup> 15% DG <sup>7</sup>
Western Health Advantage	Medical	1-100	5%

<sup>1</sup> When Aetna small group medical plans annualized premium reaches \$1,000,000 and above, per case, commissions will be paid at 1%.

<sup>2</sup> When Anthem Blue Cross small group medical plans annualized premium reaches \$1,000,001 commissions will be paid at 0.8%.

<sup>3</sup> Commissions paid on total sold premium based on enrolled employee count. All tiers adjustable 0%-29%.

<sup>4</sup> For Kaiser Permanente groups with aggregate premium higher than \$1,000,001 or more in a contract year, the commission rate is 1.0%.

<sup>5</sup> MetLife's Standard Broker Commission is displayed. A non-standard commission agreement will be required for each coverage when commission level requested is non-standard.

<sup>6</sup> MetLife's Non-Standard Broker Commission is displayed. A non-standard commission agreement will be required. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

<sup>7</sup> Commissions paid at a flat percentage schedule can be requested. Please advise your Warner Pacific Rating Analyst of your request at time of request for proposal.

<sup>8</sup> Principal Life Insurance Company's commissions paid at a flat percentage are available for all group coverages. Please advise your Warner Pacific Rating Analyst of your request for a flat percentage commission in the proposal.

<sup>9</sup> TriNet commissions for Blue Shield medical enrollees are paid at 6.5% for the first 100 enrolled.

#### Legend

Contributory = Employer-sponsored

DG = Downgrade

Warner Pacific believes this information to be accurate as of the revision date. However, it is subject to change and therefore accuracy cannot be guaranteed.

Effective 4/1/2019 – Revised 4/25/2019

# California Large Group Products & Commissions - 2019

Carrier	Products	Group Size	Commission
Aetna	Medical Dental, Vision, Life, LTD, STD	101+ 101+	5% (negotiable) <sup>1</sup> 10% (negotiable) <sup>2</sup>
Anthem Blue Cross	Medical (Fully Insured) Dental, Vision Life, LTD, STD (contributory, voluntary)	101-300 101-300 101-300	4% (negotiable) 10%, 10% DG 10% (negotiable)
Blue Shield of California	Medical, Dental, Vision, Life	101-299	PSF <sup>3</sup> , 7%, 7%, 10%
Cigna	Medical Fully Insured, Medical Level Funded Dental, Vision Life, Disability	100-250, 25-250 50-250, 101-250 101-250	Negotiable, Negotiable 10% <sup>1</sup> Negotiable
Delta Dental	Dental	100-299	10%
Health Net	Medical, Dental, Vision, Life	101-500	5%, 10%, 10%, 10% DG
Humana	Dental, Vision (voluntary/contributory)	2+	10%/10% DG <sup>7</sup>
Kaiser Permanente	Medical	100-300	5% (negotiable) <sup>4</sup>
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	10%
Lincoln Financial Group	Dental (contrib.), Dental (vol.), Vision (contrib./vol.) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	2-1,000 2-1,000 2-1,000	10% DG, 10% or 15%, 10% 15% DG 10%, 15% or 20%
MediExcel Health Plan	Medical, Dental	101+	5%, 10%
MetLife	Dental HMO, Vision Dental PPO (contributory, voluntary) Life, LTD, STD Buy-Up Life, Voluntary STD	5+, 2+ 2+, 5+ 10+ 10+	10% <sup>5</sup> 10% <sup>6</sup> 15% <sup>6</sup> 15% <sup>5</sup>
National General Benefits Solutions	Medical Level Funded	2-24, 25-50, 51+	7%, 6%, 4.5% <sup>10</sup>
North Ranch Benefits Trust	Dental: Ameritas, Delta Dental, Humana (voluntary) Vision: Vision Service Plan (contributory, voluntary)	1+ or 3+ 3+, 1+	8% 8%
Principal Financial Group	Dental, Life, Vision, STD (contributory, voluntary) LTD (contributory, voluntary)	3+, 5+ 3+, 5+	10% <sup>8</sup> 15% <sup>8</sup>
Sharp Health Plan	Medical	101+	5% (negotiable) <sup>1</sup>
The Hartford	Life, STD, LTD	4+, 10+, 4+	10% DG, 10% DG, 15% DG
TriNet	PEO: Ambrose PEO: Passport PEO: SOI	2+ 2+ 2+	15% of admin, 25% of set up 15% of admin, 25% of set up <sup>9</sup> Negotiated <sup>9</sup>
UnitedHealthcare	Medical ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust Dental, Life, Vision, LTD	101-300 101-300 100-300 101-300	5% (negotiable) <sup>1</sup> 5% <sup>1,10</sup> 5% <sup>1,10</sup> 10% DG <sup>1</sup> , 10% DG <sup>1</sup> , 10% <sup>1</sup> , 15% DG <sup>1</sup>
Unum	Dental Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	10-500 2-500 2-500	10% 10% DG <sup>7</sup> , 15% DG <sup>7</sup> , 10% DG <sup>7</sup> 15% DG <sup>7</sup>

<sup>1</sup> Large group contract is a co-broker relationship.

<sup>2</sup> Aetna's ancillary products commission is 10% standard but can be negotiated. This is a co-broker relationship.

<sup>3</sup> Effective 10/1/18, Blue Shield's fully-insured medical products commission will transition from a commission-based payment model to a Producer Service Fee (PSF) model.

Please contact your Large Group Sales Representative with questions or to obtain a copy of the Blue Shield FAQ.

<sup>4</sup> Starting 7/1/18, brokers who have offices in Fresno and San Diego counties can write groups with 100-300 eligible employees through Warner Pacific without the co-broker relationship. Kaiser Permanente's contract in the remaining counties is a co-broker relationship.

<sup>5</sup> MetLife's Standard Broker Commission is displayed. A non-standard commission agreement will be required for each coverage when commission level requested is non-standard.

<sup>6</sup> MetLife's Non-Standard Broker Commission is displayed. A non-standard commission agreement will be required. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

<sup>7</sup> Commissions paid at a flat percentage schedule can be requested. Please advise your Warner Pacific Rating Analyst of your request at time of request for proposal.

<sup>8</sup> Principal Life Insurance Company's commissions payable at a flat percentage are available for all group coverages. Please advise your Warner Pacific Rating Analyst of your request for a flat commission in the proposal.

<sup>9</sup> TriNet commissions for Blue Shield medical enrollees are paid at 5% for 101+.

<sup>10</sup> Contract for groups of 301+ is a co-broker relationship for the ACEC and Restaurant and Hospitality Association Benefit Trust products.

<sup>11</sup> Commissions paid on total sold premium based on enrolled employee count. All tiers adjustable 0%-29%.

## Workers' Compensation

Carrier	Group Size
Amtrust	Minimum premium: \$500/year
Atlas General Insurance Services	Minimum premium: \$2,500/year
Employers Compensation Insurance	Minimum premium: \$750/year
Insurance Company of the West (ICW)	Minimum premium: \$1,500/year
Preferred Employers	Minimum premium: \$1,500/year
Republic Indemnity	Minimum premium: \$1,000/year
Travelers Insurance	Minimum premium: \$500/year

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Effective 4/1/2019 – Revised 4/25/2019