



Delta Dental's Small Business Broker Rewards Program

You could earn more with our updated rewards program.*

Enroll in Delta Dental's Small Business Broker Rewards Program at [ddsbrewards.com](https://www.ddsbrewards.com), and you could earn additional compensation for selling and retaining eligible groups of 2-99 lives.¹

How does it work?



To qualify, you now need to retain 85% of your book of business through 2025, compared to last year's 92%. Also, to improve your chance to earn incentives we're cutting our premium thresholds. Our lowest threshold is now \$50,000, down from \$150,000.

New to selling Delta Dental? Your new sales alone qualify.

Already enrolled? Be sure to log in to [ddsbrewards.com](https://www.ddsbrewards.com) to qualify.

New Sales			
	New groups or new premium		Bonus
Tier 1	5-14	\$50,000 - \$149,999	3%
Tier 2	15-29	\$150,000 - \$299,999	4%
Tier 3	30+	\$300,000 or greater	5%

New sales bonuses are based on number of new groups or total new annualized premium received for effective dates in 2025. As you sell more, and retain your existing business with Delta Dental, your rewards grow. And this rewards program is on top of your existing standard small business commission.

Retention			
New Sales Bonus Tier	Retention 85% - 89.9%	Retention 90% - 94.9%	Retention 95%+
Tier 1	0.5%	1%	1.5%
Tier 2	1%	1.5%	2%
Tier 3	1.5%	2%	3%

Starting this year, your retention bonus will be tied to your sales tier. For example, if you sell 15 new groups and retain 90% of your existing book of business, you'll qualify for a 1.5% retention bonus. But if you sell 15 new groups and retain 95% or more, you'll qualify for 2% bonus.

Want to sign up? Enroll at ddsbrewards.com. You'll get access to the Small Business Broker Rewards Dashboard to view your earnings progress as you retain Delta Dental clients and close new small group sales.²

What else should I know?

- Only fully insured small commercial businesses (2-99 enrolled employees) qualify as eligible.³
- Rewards will be calculated and paid after December 31, 2025.

Register now on the rewards dashboard to enroll and track your progress at ddsbrewards.com



¹ Rewards Program is pending approval in NY.

¹ 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. Products are not available through the Small Business Program in Mississippi.

² Some individual brokers may not be able to access the small business rewards dashboard if their agency is the legal entity receiving commissions.

³ For participating small business programs, contact our Sales team for more information.

Rules of the program

- You must be enrolled and log in once to participate in the program.
- If you have an existing book of business, your retention goal must be met to be eligible for both new sales and retention bonuses. Meeting or exceeding your retention goal alone will not entitle you to additional compensation for new small business group sales.
- Sales must be new to Delta Dental, meaning the small group must not already offer a Delta Dental plan in our enterprise states (AL, CA, DC, DE, FL, GA, LA, MD, MT, NV, NY, PA, TX, UT, WV) to be eligible for the new sales bonus.
- Rewards will be calculated after December 31, 2025 and payouts are expected by the end of May 2026. Groups are considered retained if they were active on January 1 and remained active on January 1 of the following year. Premium must have remained active through January of the following year to qualify. Please note that a group cannot be included in both new sales and retention categories simultaneously. A group will either be attributed to your retention bonus or your new sales bonus, but not to both.
- To receive a bonus, brokers must be the broker of record at the end of the year, must be in good standing, appropriately licensed and appointed and must comply with all applicable laws and regulations, including without limitation, those that apply to disclosure of compensation.
- Brokers with business in any of our enterprise states will have sales combined across states for qualification and calculation of bonus payouts.
- If a group has a commission split, the premium will be applied to bonus calculations using the split percentage between paid brokers.
- Premiums can be aggregated between states or associated broker agencies wholly owned by a single entity. Aggregate preferences for an entity are binding once confirmed.
- If a group has a paid and a non-paid broker of record, the paid broker will have 100% of premium equally distributed and 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.
- General Agents will not be eligible to qualify for broker rewards.
- There is an agency annual cap of \$250,000.
- Delta Dental's determination of eligibility and bonus level is final and at our sole discretion.
- The bonus program may be terminated at any time and notice will be provided in writing via the small business rewards dashboard.