

# Products

Coverage	Carriers	Products	# EEs
Small Group Medical	Aetna	PPO, HMO, HSA, HRA	2-50
	Anthem Blue Cross	PPO, HMO, HSA, HRA, EPO	2-50
	CaliforniaChoice	PPO, HMO, HSA	2-50
	Health Net	PPO, HMO, HSA, HRA, POS, EOA	2-50
	HSA California	PPO, HMO, HSA	2-50
	Kaiser Permanente	PPO, HMO, HSA, HRA, POS	2-50
	Kaiser Permanente Choice Solution	PPO, HMO, HSA, POS, Indemnity	2-50
	SeeChange Health	PPO, HSA, HRA	2-50
	Sharp Health Plan	HMO	2-50
	UnitedHealthcare	PPO, HMO, HSA, HRA	2-50
	Large Group Medical	Aetna	PPO, HMO, HSA, HRA
Anthem Blue Cross		PPO, HMO, HSA, HRA, HIA	51-125
CaliforniaChoice		PPO, HMO, HSA	51-199
CIGNA		PPO, HMO, HSA, HRA	51-250
CIGNA		Level funding	25-250
Health Net		PPO, HMO, HSA	51-250
SeeChange Health		PPO, HSA, HRA	51+
Sharp Health Plan		HMO	51-125
Sterling SIA		Self Insured Administration	25+
UnitedHealthcare		PPO, HMO, HSA	51-99
Workers' Compensation		Employers Compensation Insurance	(Minimum premium: \$500/year)
	Insurance Company of the West (ICW Group)	(Minimum premium: \$2,500/year)	N/A
	State Compensation Insurance Fund		N/A
	Travelers Insurance	(Minimum premium: \$500/year)	N/A
Dental	Aetna	PPO, HMO, FOC	2-125
	American General Life Companies	PPO	2+
	Anthem Blue Cross	PPO, Prepaid	2-125
	CaliforniaChoice	PPO, EPO, HMO	2-199
	CIGNA	PPO, HMO	51-250
	Delta Dental	PPO, HMO	5-99
	Health Net	PPO, HMO	2-250
	HSA California	PPO, EPO, HMO	2-50
	HumanaDental	PPO, HMO	2+
	Kaiser Permanente	PPO, HMO, FFS	2-50
	Kaiser Permanente Choice Solution	PPO, HMO, FFS	2-50
	MetLife/Safeguard	PPO, HMO	7+, 5+
	Principal Financial Group (two lines/standalone)	PPO, POS, EPO, Indemnity	3-250/5-250
	UnitedHealthcare	PPO, HMO	2-50
	Vision	Anthem Blue Cross	
CaliforniaChoice			2-199
EyeMed (through Delta Dental)			5-99
Health Net			2-250
HSA California			2-50
HumanaVision (with dental or life/standalone)			2+/10+
Principal Financial Group			10-250
SafeGuard			5-50
UnitedHealthcare			2-50
VSP Vision Plan			3-99
Life	Aetna		2-125
	American General Life Companies		2+
	Anthem Blue Cross		2-125
	CaliforniaChoice		2-199
	CIGNA		51-250
	Health Net		2-250
	HSA California		2-50
	Humana		2+
	MetLife		10+
Principal Financial Group (two lines/standalone/voluntary)		3-250/5-250/10-250	
UnitedHealthcare		2-50	
LTD	American General Life Companies		2+
	Anthem Blue Cross		51-125
	CIGNA		51-250
	Humana and MetLife		10+
	Principal Financial Group (two lines/standalone)		3-250/5-250
UnitedHealthcare		2-50	

# Commissions

Carrier	Plan	#EEs	1 <sup>st</sup> Year	Renewals
<b>Aetna</b>	Medical	2-50	6.7% Flat <sup>3</sup>	Same
	Dental (standalone / with medical)	2-50	9% / 10% Flat	Same
	Life	2-50	15% Flat	Same
	Medical	51-125	5% Flat	Same
	Dental, Life	51-125	10% Flat	Same
<b>American General Life Companies</b>	Dental, Life	2+	10% DG	Same
	LTD, STD	2+	17.5% DG	Same
<b>Anthem Blue Cross</b>	Medical	2-50	6.5% Flat <sup>3,6</sup>	Step down by .3% <sup>6</sup>
	Dental, Vision, Life	2-50	10% Flat	Same
	Medical	51-125	4% Flat <sup>7</sup>	Same
	Dental (Dental Net)	51-125	8% Flat	Same
	Dental (Dental Blue)	51-125	7% Flat	Same
	Dental (all other plans)	51-125	5% Flat	Same
	Vision	51-125	10% DG	Same
<b>CaliforniaChoice</b>	Life, Disability	51-125	10% Flat	Same
	Medical, Chiropractic	2-50	7% Flat	Same
	Dental, Voluntary Vision, Life	2-50	12% Flat	Same
	Medical	51-199	Up to 5%	Same
<b>CIGNA</b>	Chiro, Dental, Voluntary Vision, Life	51-199	10% Flat	Same
	Medical	51-250	5% Flat	Same
	Dental	51-250	10% Flat	Same
<b>Delta Dental</b>	Level funding	25-250	Negotiable	Same
	Dental, Vision	5-99	10% Flat	Same
<b>Health Net</b>	Medical	2-50	7% Flat	Same
	Life	2-250	10% DG	Same
	Medical	51-250	5% Flat	Same
	Dental, Vision	2-250	10% Flat	Same
<b>HSA California</b>	Medical	2-50	7% Flat	Same
	Dental, Voluntary Vision, Life	2-50	12% Flat	Same
<b>Humana</b>	Dental, Vision (employer-sponsored)	2+	10% DG	Same
	Dental, Vision (voluntary)	2+	10% Flat	Same
	Life (employer-sponsored)	2-50	10% Flat	Same
	Life (employer-sponsored)	51+	15% DG	Same
	Life (voluntary)	2+	15% Flat	Same
<b>Kaiser Permanente</b>	Medical	2-50	7% Flat <sup>5</sup>	Same
	Dental KPIC PPO & Fee-for-Service	2-50	\$2.38 pmpm <sup>4</sup>	Same
	Dental HMO (DeltaCare)	2-50	\$1.19 pmpm <sup>4</sup>	Same
<b>Kaiser Permanente Choice Solution</b>	Medical	2-50	7% Flat	Same
	Dental, Life	2-50	10% Flat	Same
<b>MetLife/SafeGuard</b>	Dental, Vision (SafeGuard)	5+, 5-50	10% Flat	Same
	Dental (MetLife)	7+	10% DG	Same
	Life, LTD, STD	10+	15% DG	Same
	Voluntary STD, Buy-Up Life	10+	15% Flat	Same
<b>Principal Financial Group</b>	Dental, Life, STD	3-250	10% DG	Same
	LTD	3-250	15% DG	Same
	Vision	10-250	10% DG	Same
<b>SeeChange Health</b>	Medical	2-50	7% Flat	Same
	Medical	51-200	5% Flat	Same
	Medical	200+	Negotiable	Same
<b>Sharp Health Plan</b>	Medical	2-50	7% Flat	Same
	Medical	51-250	2% Flat	Same
<b>Sterling SIA</b>	Self Insured Administration	25+	Varies	Varies
<b>UnitedHealthcare</b>	Medical	2-50	7% Flat	Same
	Medical	51-99	5% Flat	Same
	Dental (PacifiCare)	2-50	8% Flat	Same
	Dental (UnitedHealthcare)	2-50	10% DG	Same
	Life, Vision	2-50	10% Flat	Same
<b>VSP</b>	Vision	3-99	8% Flat	Same

<sup>3</sup> Downgrade at \$500,001.

<sup>4</sup> Per member per month (pmpm).

<sup>5</sup> Groups written on or after July 1, 2008 are paid commissions at a flat percentage of premium.

<sup>6</sup> Beginning July 1, 2011, Anthem Blue Cross will pay commissions for NEW Small Group (2-50) business on a graduated tiered model. 1<sup>st</sup> year – 6.5% of premium paid. 2<sup>nd</sup> through 6<sup>th</sup> year – renewal commission steps down by .3% each year to a floor of 5% for the sixth year and beyond. Commissions on annualized premiums of \$500,000 and over remain unchanged at .8%. All in-force small group business sold prior to July 1, 2011 will not be affected by this change and will continue to be paid on the commission schedule in place at time of sale.

<sup>7</sup> Effective July 1, 2011.