

California Small Group Products & Commissions - 2019

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

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

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

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

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

⁵ 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.

⁶ 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.

⁷ 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.

⁸ 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.

⁹ 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 1/1/2019 – Revised 1/11/2019

California Large Group Products & Commissions - 2019

Carrier	Products	Group Size	Commission
Aetna	Medical Dental, Vision, Life, LTD, STD	101+ 101+	5% (negotiable) ¹ 10% (negotiable) ²
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 ³ , 7%, 7%, 10%
Cigna	Medical Fully Insured Medical Level Funded Dental, Vision ¹ Life, Disability ¹	100-250 25-250 101-250 101-250	Negotiable Negotiable 10% 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 ⁷
Kaiser Permanente	Medical	100-300 ⁴	5% (negotiable)
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	10%
Lincoln Financial Group	Dental (contributory), Dental (voluntary), Vision (contributory/voluntary) 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+, 5+ 10+ 10+	10% ⁵ 10% ⁶ 15% ⁶ 15% ⁵
National General Benefits Solutions	Medical Level Funded	2-24, 25-50, 51+	7%, 6%, 4.5% ¹¹
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% ⁸ 15% ⁸
Sharp Health Plan	Medical	101+	5% (negotiable) ¹
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 ⁹ Negotiated ⁹
UnitedHealthcare	Medical ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust	101-300 101-300 ¹⁰ 100-300 ¹⁰	5% (negotiable) 5% 5%
Unum	Dental Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	101-300 10-500 2-500 2-500	10% DG, 10% DG, 10%, 15% DG 10% 10% DG ⁷ , 15% DG ⁷ , 10% DG ⁷ 15% DG ⁷

¹ Large group contract is a co-broker relationship.

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

³ 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.

⁴ 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.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ 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.

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

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

¹¹ 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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