

# California Products & Commissions - 2021

Carrier	Products	Group Size	Commission
<b>Small Group Fully Insured</b>			
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 2-100	5%, 10%, 10% 10%
CaliforniaChoice	Medical, Chiropractic Dental, Voluntary Vision, Life	1-100 1-100	5%, 6.5% 12%
Chinese Community Health Plan	Medical	1-50, 51-100	6.5% <sup>3</sup> , 5%
Cigna + Oscar	Medical	1-100	5%
Community Care Health	Medical	1-100	5%
Covered California for Small Business	Medical and Dental	1-100	5%
Health Net	Medical, Dental, Vision, Life	1-100	5%, 10%, 10%, 10% <sup>7</sup>
Kaiser Permanente	Medical Dental KPIC PPO & Fee-for-Service Dental HMO (DeltaCare)	1-100 1-100 1-100	5% <sup>4</sup> \$2.68 pmpm \$1.34 pmpm
MediExcel Health Plan	Medical, Dental	1-100, 1+	7%, 10%
Oscar Health Plan of California	Medical	1-100	5%
Sharp Health Plan	Medical (HMO, PPO)	1-100	5%, 3%
Sutter Health Plus	Medical, Dental, Vision	1-50, 51-100	6.5%, 5%
UnitedHealthcare	Medical, Dental ACEC Life/Health Trust Restaurant and Hospitality Association Benefit Trust Life Vision, LTD	1-100, 2-100 2-100 2-99 2-50, 51-100 2-100, 2-100	5%, 10% DG 5% 5% 10%, 10% DG 10%, 15% DG
Western Health Advantage	Medical	1-100	5%

## Standalone Ancillary

Ameritas (Inshore Benefits)	Dental	1+	8%
California Dental Network	Dental HMO	2-99	10%
Delta Dental (Allied Administrators)	Dental, Vision	2-99	10%
Delta Dental (Inshore Benefits)	Dental	3+	8%
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%
Humana	Dental, Vision (contributory/voluntary) Life (contributory) Life (voluntary)	2-299 2-50, 51-299 2-299	10% DG <sup>7</sup> / 10% 10%, 15% DG <sup>7</sup> 15%
Humana (Inshore Benefits)	Dental	2+	8%
Landmark Healthplan	Chiropractic, Chiropractic w/Acupuncture	2+	20%
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 2-1,000	10% DG, 10% or 15% 10% 15% DG 10%, 15% or 20%
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>
Principal Financial Group	Dental, Life, Vision, STD (contributory, voluntary) LTD (contributory, voluntary)	3+, 5+ 3+, 5+	10% <sup>8</sup> 15% <sup>8</sup>
The Hartford	Life, STD, LTD	4+, 10+, 4+	10% DG, 10% DG, 15% DG
Unum	Dental, Vision (contributory), Vision (voluntary) Life, LTD, STD (contributory) Life, LTD, STD (voluntary)	10-500 2-500 2-500	10%, 10%, 12% 10% DG <sup>7</sup> , 15% DG <sup>7</sup> , 10% DG 15%
Vision Service Plan (Inshore Benefits)	Vision (contributory, voluntary)	3+, 1+	8%

<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> Chinese Community Health Plan: when annualized premium for a single group reaches \$500,001 or more in a contract year, the commission is reduced to 1.0% for amounts over \$500,001 for that group.

<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.

**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.  
Revised 04/20/2021

# California Products & Commissions - 2021

Carrier	Products	Group Size	Commission
<b>Large Group Fully Insured</b>			
Aetna	Medical	101+	5% (negotiable) <sup>1</sup>
	Dental, Vision, Life, LTD, STD	101+	10% (negotiable) <sup>2</sup>
Anthem Blue Cross	Medical	101-300	4% (negotiable)
	Dental, Vision	101-300	10%, 10% DG
	Life, LTD, STD (contributory, voluntary)	101-300	10% (negotiable)
Blue Shield of California	Medical, Dental, Vision, Life	101-299	PSF <sup>3</sup> , 7%, 7%, 10%
Cigna	Medical	100-250	Negotiable
	Dental, Vision	50-250 <sup>5</sup> , 101-250 <sup>5</sup>	10% <sup>1</sup>
	Life, Disability (New York Life Group Benefit Solutions)	101-250 <sup>5</sup>	Negotiable
Health Net	Medical, Dental, Vision, Life	101-500	5%, 10%, 10%, 10% DG
Kaiser Permanente	Medical	100-300	5% (negotiable)
MediExcel Health Plan	Medical, Dental	101+	5%, 10%
Nippon Life Benefits	Medical	101-500 <sup>6</sup>	5%
	Dental, Vision, STD (when sold w/medical)	101-500 <sup>6</sup>	10% DG
	Life, LTD (when sold w/medical)	101-500 <sup>6</sup>	15% DG
Sharp Health Plan	Medical	101+	5% (negotiable) <sup>1</sup>
UnitedHealthcare	Medical	101-300	5% (negotiable)
	ACEC Life/Health Trust	101-300	5% <sup>4</sup>
	Restaurant and Hospitality Association Benefit Trust	100-300	5% <sup>4</sup>
	Dental, Life	101-300	10% DG
	Vision	101-300	10%
	LTD	101-300	15% DG

## Medical Level Funded

Anthem Blue Cross	Medical Level Funded	20-100	5%
Cigna	Medical Level Funded	25-250	Negotiable
National General Benefits	Medical Level Funded PPO Network	2-24, 25-50, 51-500	7%, 6%, 4.5% <sup>7</sup>
	Medical Level Funded Core Value	2-24, 25-50, 51-500	8%, 7%, 5.5% <sup>7</sup>
UnitedHealthcare	Medical Level Funded All Savers	10-300	Negotiable

<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> Blue Shield's fully-insured medical products commission is 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> Contract for groups of 301+ is a co-broker relationship for the ACEC and Restaurant and Hospitality Association Benefit Trust products.

<sup>5</sup> Cigna's dental, vision, life and disability products are available with 25+ when sold with medical.

<sup>6</sup> Nippon Life Benefits is available to groups 2+ when 3 products are sold.

<sup>7</sup> Commissions paid on total sold premium based on enrolled employee count. All tiers adjustable 0%-29%.

## Minimum Essential Coverage (MEC)

Apex	Medical Limited Benefit Plans	4+	Varies by product
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## Workers' Compensation

Carrier	Group Size
Amtrust	Minimum premium: \$500/year
Atlas General Insurance Services	Minimum premium: \$2,500/year
BHHC	Minimum premium: \$1,500/year
Employers Compensation Insurance	Minimum premium: \$750/year
Guard Insurance	Minimum premium: \$1,500/year
Insurance Company of the West (ICW)	Minimum premium: \$1,500/year
Liberty Mutual	Minimum premium: \$500/year
Omaha National	Minimum premium: \$10,000/year
PIE Insurance (Sirius Group)	No Minimum Premium
Preferred Employers	Minimum premium: \$1,500/year
Republic Indemnity	Minimum premium: \$1,000/year
The Hartford	Minimum premium: \$600/year
Travelers Insurance	Minimum premium: \$500/year

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