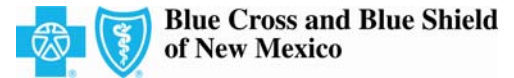


Commission Schedules



2-50 Small Group Health Products (Pool Rated) Commissions mailed the 21 st of each month	
Health Premiums (Per Case, Per Year)	Progressive Commission Rate (First Year and Renewals)
Up to \$10,000 in premium	10.0%
\$10,001 - \$30,000 in premium	7.0%
\$30,000+	4.0%

Group Health Products for Experience-Rated Groups Commissions mailed the 21 st of each month	
Group Size	Commission Rate
Group Health (51-99)	4.0%
Group Health (100+)	Negotiable*

*For experience-rated groups (100+), broker must indicate on the RFP the desired rate of commission, otherwise commissions will automatically be set at 4%.

Group Dental Products Commissions mailed the 21 st of each month	
Group Size	Commission Rate
Group Dental (5-99)	7.5%
Group Dental (100+)	Negotiable*

*For experience-rated groups, broker must indicate on the RFP the desired rate of commission, otherwise commissions will automatically be set at the above rates.

Fort Dearborn Products Commissions mailed the 2 nd week of each month				
Product	Commission Rate Based on Group Size			
	2-9	10-50	51+	All Sizes
Life/ AD&D/Dependent Life	15% Flat	15% Flat	10% Flat	
STD	15% Flat	15% Flat	10% Flat	
LTD	15% Flat	15% Flat	10% Flat	
Voluntary Life/AD&D/Dependent Life				20% Flat
Voluntary Dental (all group sizes)	10% Flat	10% Flat	10% Flat	10% Flat
Individual Term Life Insurance	50% first year, 20% for years 2-10			

Individual and NM Health Alliance Products All commissions mailed the 2 nd week of each month, except NMHIA	
Product	Commission Rate
Blue Transitions	12%
BlueDirect	12% first year, 9% at renewal
Health Savings Account	13% first year, 5% at renewal
Individual BlueChoice	5% at renewal
Individual BlueChoice Plus	5% at renewal
NM Health Insurance Alliance (Commissions mailed last Wednesday of month)	6.0%

Individual Medicare Products Commissions mailed the 2 nd week of each month	
Product	Commission Rate
Blue MedicareRx (Part D)	\$53 flat fee per application, \$27 renewal flat fee (years 2-6)
Individual Medicare Supplemental	8.5%

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