

**AGENT SCHEDULE OF COMPENSATION**  
**For all business effective, and renewing, on or after 11/1/14**



Commissions are paid only on earned insurance premium. Service Fee compensation is paid on self-funded plans.

For all plans: Compensation is not paid on any fee, including but not limited to, PPO fees, Administrative fees, fees paid to outside vendors, taxes and fees imposed by the Affordable Care Act.

No compensation or commission is paid on plan participants being direct billed under Cobra or similar state continuation plans. Group size is determined by number of lives at time of issue or renewal.

**Self-Funded Plan Compensation**

Product(s)	Group Size	Default First Year and Renewal *
Funding Advantage	2 – 24	6% of maximum monthly cost
	25 – 50	5% of maximum monthly cost
	51 – 100	4% of maximum monthly cost
	101 – 150	3% of maximum monthly cost
	151+	2.5% of maximum monthly cost
MEC Value	All Groups	5% of maximum monthly costs
PMEC	All Groups	10% of maximum monthly costs

\*This is the default compensation amount and may be varied based on agreement between the agent and the employer. Note: Compensation on self-funded plans is not payable on non-standard claim fund contributions (e.g. specific Stop-Loss layers or for benefits paid outside of the SPD contract). Compensation is based on the maximum monthly cost calculated for a group, regardless of plan funding option chosen. The dollar value of the compensation is then recalculated to a percentage of the regular monthly billed amount for the group (based on funding option).

**American General Underwritten Fully Insured Plans**

Coverage Type	Group Size	First Year	Renewals
Life and Disability, Standard Plan	All Size Groups	15%	10%
Life and Disability, Custom Plan	10 to 24 Lives	15%	10%
Life and Disability, Custom Plan	25+ Lives	12%	8%

**American Alternative Insurance Underwritten Fully Insured Plans**

Product(s)	Group Size	First Year	Renewal
Short Term Medical PLUS	NA	15%*	Not Applicable
*Short Term Medical PLUS Bonus: Any month in which your commission statement includes ten (10) months of commissionable premium for the Short Term Medical PLUS plan, a bonus of 5% of premium will be paid.			

Note: Renewal commissions on fully insured group medical plans are reduced if agent has less than three active group cases in force at time of renewal (not applicable in Texas). **All** Allied group plans (health, dental, life and disability) count toward meeting this requirement.