

# Broker Policies and Procedures

<b>Small Group and Mid-Market As of 2014 Effective/Renewal Date</b>		
# Enrolled	New Sale	Renewal
2-3	\$30.30	\$20.20
4-14	\$40.40	\$30.30
15-50	\$32.32	\$25.25
51-99	\$25.25	\$20.20

Large group commissions, for any new business, will be on an “add-on” basis, according to the following schedule:

<b>Large Group As of 2014 Effective/Renewal Date</b>	
Eligible Employees	Rate*
100-250	Up to 3 percent of premium
251-750	Up to 2.25 percent of premium
751 +	Up to 1 percent of premium

NOTE: Brokers must specify the commission percentage at the time the group is underwritten. If the desired commission rate exceeds the schedule amount, the broker must work directly with the customer to obtain the difference.

## Agent of Record (AOR)/Broker of Record (BOR) Change Letter

AOR/BOR changes received by the fifteenth of the month will take effect on the first of the following month. AOR/BOR changes received after the fifteenth of the month will take effect on the first day of the second following month.

- Examples:
  - New agent submits an AOR/BOR on May 13. The AOR/BOR change is effective June 1 unless it is rescinded.
  - New agent submits an AOR/BOR on May 19. The AOR/BOR change is effective July 1 unless it is rescinded.

AOR/BOR changes are also subject to the following guidelines:

- The request to change the AOR/BOR must be on either company letterhead or on the Optima Health AOR/BOR change document and signed by an officer of the company or the BA as designated on the group's original Employer Group Application, or written change to the BA, received during the group's history.
- The new agent/broker must be appointed with OHP and OHIC, and be in good standing with the Virginia BOI.