



## EmblemHealth®

### New Business Commission Schedule Effective January 1, 2010

This schedule is attached to and forms part of the Emblem Health Selling Agent Agreement and shall remain in effect only as long as the Selling Agent Agreement remains in effect: or until such time as superseded by another commission schedule.

#### Group Size

#### SA Commission Rate

Groups covering 1 to 50 employees:

##### Medical Plan

New EPO Plans	5%*
New PPO Plans	4%
New HIP HMO Groups	4%
New Comprehealth Groups	4%
New POS Groups	4%
Healthy NY EPO groups	4%
Small Business Advantage Plan	3%
Medicare Supplement	3%
Direct Pay Value Plan	3%
Smart Start	4%
New Dental Groups	10%

Groups covering 51 or more employees:

Negotiated

\* New EmblemHealth EPO business written in 2010 (SA 5%) will be adjusted to pay (SA 4%) upon a group reaching renewal in 2011.

Commissions are payable on Hospital only group coverage, Hospital - Medical, Medical only, Dental only; and Medicare Supplemental coverage. Commissions are payable on Vision plans and Prescription Drug Card plans only when these plans are combined with GHI Hospital - Medical benefits.

Commissions are not payable on Direct Payment Group conversion or Hospital Only Direct Pay plans or on any non-small group Healthy New York EPO plans. Additionally, GA overrides are not payable on any Healthy New York Plans.

In the event that premium has been received by Emblem for business sold before all of the appointment material has been received by Emblem, Emblem will pay retroactive commissions at the actual appointment. However, at the time of appointment, a broker will be paid those commission earned on premium received within 6 months prior to the date of appointment.

The corresponding General Agent override will be paid and will be based on the same premium used to determine the Selling Agent commission.