

# LET'S TALK

## AGENT/BROKER COMPENSATION SCHEDULE

The Dental Care Plus Group (DCPG) thanks you for your partnership. Commission payments are calculated based upon administrative fees or premiums paid by clients during the previous month. An itemized statement of commissions will be provided with monthly commission checks. Commissions will be calculated based on the type of business sold as set forth below.

### 1. FULLY-INSURED GROUP BUSINESS

(groups with 10 or more enrolled employees)

Unless otherwise agreed to by the parties, commission on new sales and renewals of fully-insured group dental plans to groups with 10 or more enrolled employees is calculated in accordance with the following schedule. "Annual premium" means the total amount of premium collected during the policy year. Monthly commission payments shall be calculated by multiplying the amount of premium collected from a group during the previous month by the commission schedule multiplier. The commission schedule multiplier applied each month will be based on the cumulative amount of annual premium paid to date during the policy year by the group.

Annual Premium	Commission Schedule Multiplier
Up to \$1,000	12.500%
\$1,001 to \$5,000	11.000%
\$5,001 to \$10,000	7.500%
\$10,001 to \$20,000	4.500%
\$20,001 to \$30,000	4.000%
\$30,001 to \$50,000	3.500%
\$50,001 to \$100,000	3.000%
\$100,001 to \$250,000	1.175%
\$250,001 to \$500,000	0.600%
\$500,001 to \$2,500,000	0.500%
\$2,500,001 and over	0.125%

### 2. SMALL GROUP BUSINESS

(groups with 2-9 enrolled employees)

A commission of 5 percent is payable on new sales and renewals, unless otherwise agreed to by the parties, of fully-insured group dental plans for groups with fewer than 10 enrolled employees. Monthly commission payments shall be calculated by multiplying the premium collected from each group during the previous month by 5 percent.

### 3. SELF-INSURED GROUP BUSINESS

Commission is payable on sales and renewals of self-insured group dental plans. The commission will be per employee per month and determined by the agent.

### GROUP DENTAL BONUS PROGRAM

As a valued agent of Dental Care Plus Group, and to thank you for your continued partnership, you are invited to participate in DCPG's Annual Group Bonus Program. Our program includes a new business and retention component. You can increase your earning potential by placing and retaining business with DCPG. The qualifying period 2/1 through 1/31 annually.

NEW GROUP SALES		GROUP RETENTION*	
New premium written during current qualifying period	Bonus: Percentage of book of business premium	Retention percentage (premium based)	Bonus: Percentage of book of business premium
Level I: \$0 - \$49,999	0%	Level I: .... less than 80%	0%
Level II: \$50,000 - \$99,999	1%	Level II .... 80% - 84.99%	1%
Level III: \$100,000 - \$199,999	1.50%	Level III .... 85% - 89.99%	1.50%
Level IV: \$200,000+	2%	Level IV: .... 90% - 94.99%	2%
		Level V: .... 95%+	2.50%

\*A minimum new sales premium of \$50,000 during the qualifying period is required to qualify for the retention component. New sales are defined as groups sold as new business, not existing groups renewing with DCPG.

#### **4. INDIVIDUAL DENTAL PRODUCTS**

Commission payments are calculated based upon premiums paid by clients during the previous month. An itemized statement of commissions will be provided with monthly commission checks. A commission of 10 percent is payable on new sales and renewals.

#### **5. DENTATRUST AND DENTASPAN EXCHANGE PRODUCTS**

Commission payments are calculated based upon premiums paid by clients during the previous quarter. An itemized statement of commissions will be provided with quarterly commission checks. A commission of 10 percent is payable on new sales and renewals.

#### **6. GROUP VISION PRODUCTS**

Commission payments are calculated based upon premiums paid by clients during the previous quarter. An itemized statement of commissions will be provided with monthly commission checks. A commission of 10 percent is payable on new sales and renewals unless otherwise requested by the agent. Commission checks on vision will be paid from Insurance Associates Plus.



**Contact your DCPG sales representative or account manager at  
(800) 367-9466 or visit [DentalCarePlus.com](https://www.DentalCarePlus.com) to learn more.**