

Producing Agent Commission Schedule

2014/2015 Individual Commission Rates

Plan name	Producer Year 1*	Producer Year 2**	2015 Renewal Enhancement	Total Year 2 Commissions
Platinum Personal Choice PPO and Keystone sm HMO plans	3.4%	.85%	2.55%	3.4%
Gold Personal Choice PPO and Keystone HMO plans	3.4%	.85%	2.55%	3.4%
Silver Personal Choice PPO, HSA, and Keystone HMO plans	3.4%	.85%	2.55%	3.4%
Bronze Personal Choice PPO, HSA, and Keystone HMO plans	1.7%	.425%	1.275%	1.7%
Catastrophic Personal Choice PPO plan	1.7%	.425%	1.275%	1.7%

Individual Medically Underwritten Plans

- Commissions for Individual Medically Underwritten Plans will not be paid beyond 12/31/14
- Independence Blue Cross will communicate to producing agents that they must contact their Individual Medically Underwritten Plans members
- HCR applications for those members must contain their NPN to qualify for commissions
- Former Individual Medically Underwritten Plans will be paid year 1 commissions regardless of tenure

*Year 1 commissions will be paid on active policies from effective date until the end of the policy year (12/31)

**Year 2 commissions will be paid beginning on 1/1 of the year following the effective date

Independence Blue Cross reserves the right to change the commission schedule or discontinue the commissions program at any time.

