



Specialty Benefits.

Specialty Benefits

for Groups with up to 50 Eligible Employees.

Group Term Life and AD&D Base Commissions.

10% of paid premium

Dental Base Commissions.

Dental Annual Premium*	Commission Rate
For the first \$10,000 of paid premium in a plan year	10% of paid premium
For the next \$15,000 of paid premium in a plan year	7.5% of paid premium
For the next \$15,000 of paid premium in a plan year	5% of paid premium
For the next \$20,000 of paid premium in a plan year	2.5% of paid premium
For paid premium over \$60,000 in a plan year	1.5% of paid premium

*This schedule is applied on a per-case basis. The schedule is applied to each dental case starting at the top of the schedule on the original effective date or renewal date.

Vision Base Commissions.

10% of paid premium

Short-Term and Long-Term Disability Base Commissions.

Disability Annual Premium*	Commission Rate
For the first \$15,000 paid premium in a plan year	15% of premium
For the next \$10,000 paid premium in a plan year	10% of premium
For the next \$25,000 paid premium in a plan year	5% of premium
For paid premium over \$50,000 in a plan year	1% of premium

*This schedule is applied on a per-case basis. The schedule is applied to each disability case starting at the top of the schedule on the original effective date or renewal date.

Oxford Benefit Management® (OBM) and Specialty Benefit Solutions (SBS) Commissions for Groups with 2 to 100 Eligible Employees.

10% of paid premium

Oxford Benefit Management, Inc. acts as the distribution company for products by third-party vendors including UnitedHealthcare Dental, Spectera, LifeEra and UnitedHealth Allies. The UnitedHealthcare Dental PPO Plan, the UnitedHealthcare Dental Trust Plan and Spectera, Inc. are underwritten by UnitedHealthcare Insurance Company, Hartford, Connecticut (except in New York), UnitedHealthcare Insurance Company of New York, Hauppauge, New York (New York only). OBM does not underwrite or administer these products and bears no risk on any product offered. UnitedHealthcare Dental coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Dental Benefit Providers, Inc., Dental Benefit Administrative Services (California only), United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Vision coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (New York City); and in California, Unimerica Life Insurance Company. OBM and SBS packages are not available in all states and state-specific requirements may cause limitations or variations for the plans.

Commissions for Specialty Benefit groups with 51 or more eligible employees may be established at the request of the agent or customer. The above schedules will apply if an alternative schedule is not requested.

Classification of a group with "up to 50 eligible employees" is determined by us considering a number of factors. Please see "Case Size Designations" on page 7 for details.