



FOR SMALL  
BUSINESS

## Changes to Agent Contract

### 1-50 Employees Enrolled

1 <sup>st</sup> Year	6.5%
2 <sup>nd</sup> Year	6.2%
3 <sup>rd</sup> Year	5.9%
4 <sup>th</sup> Year	5.6%
5 <sup>th</sup> Year	5.3%
6+ Years	5.0%

**Note: Effective  
January 1, 2016 -**  
Annualized premium cap  
removed.

### 51+ Employees Enrolled

5% Flat

*\* Based on enrolled employees*