



2025 Connecticut Broker Commission Schedule

Rewarding your success



Thank you for your partnership

You have a talent for driving sales, and you're essential to the success of our business. That's why we offer you a full suite of rewards, including competitive commissions, bonuses, and special recognitions. This guide shows what you'll earn in 2025 as you increase your book of business with us.

We look forward to a great year together!



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**Please contact your Sales representative for details on
our current bonus programs — they are updated often.**

ACE Broker Achievement Program

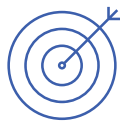
Taking your business to the next level



With our ACE Broker Achievement Program (ACE program), your team can achieve status in our Advantage, Champion, or Elite status tiers as you increase your sales. In each tier, you earn new rewards that support your business, including:



Priority service.



Intensive sales training.



Strategic planning.

When you make it into our highest tier, **you become our strategic partner**. This means you have access to special tools, extra services, and unique opportunities to help shape the future of our industry. ACE tiering is reviewed annually and based on the book of business at the time of review.

What you can earn

| Award | Description | Advantage | Champion | Elite |
|--|--|-----------|----------|-------|
| Baseline commissions | In markets where base commissions are tiered with different rates, new calculations may adjust your compensation based on tiering and value. | • | • | • |
| Bonus rewards | Brokers may be eligible for additional bonus and incentive programs to drive sales, strategies, partnerships, and success. | • | • | • |
| Broker education and training | Receive supplemental training, including continuing education courses, to enhance knowledge and increase new hires through a comprehensive in-person and virtual curriculum. | | • | • |
| Leadership access | Access Anthem corporate and local market leadership, as well as important prerelease information. | | | • |
| Strategic planning | Attend joint planning sessions to help develop strategic plans on shared business interests and growth. | | | • |
| Broker concierge priority service | Brokers are eligible for priority-level, front-of-line service through a dedicated point of contact to fast-track questions and issues. | | | • |



Rewards at every level

As you climb higher in your sales, you earn points toward membership in our elite leadership circle.

| Tier | Points needed |
|-----------|-----------------|
| Advantage | Less than 2,000 |
| Champion | 2,000-19,999 |
| Elite | 20,000+ |

You need a minimum of five cases or 50 member contracts to qualify for the Elite and Champion levels. Brokers are measured by the total number of contracts, and each contract by line of business.

Points for each type of contract

Medical

| Type of contract | Points earned |
|------------------|---------------|
| Small Group FI | 10 |
| Large Group FI | 10 |
| ASO | 3 |
| Small Group ABF | 10 |
| Large Group ABF | 10 |

Specialty

| Type of contract | Points earned |
|------------------|---------------|
| Dental FI | 3 |
| Dental ASO | 1 |
| Vision | 1 |

Upsell of Large Group self-funded

| Type of contract | Points earned |
|------------------|---------------|
| Stop Loss | 3 |
| Pharmacy | 2 |

Point multipliers (group basis)

| Type of contract | Points multipliers |
|--------------------------------------|--------------------|
| Dental minimum penetration threshold | 30% |
| Dental multiplier value | 10% |
| Vision minimum penetration threshold | 70% |
| Vision multiplier value | 10% |

ASO = administrative services only
FI = fully insured
ABF=Anthem Balanced Funding

CT Small Group and Large Group Medical Net Growth Bonus

Your medical bonus is based on the net growth of enrolled subscribers from February 1, 2025, to January 31, 2026. Your payout is calculated by multiplying the appropriate per contract per year (PCPY) incentive amount by your total number of subscribers as of January 31, 2026. For ASO groups and other alternative funding arrangements, enrolled subscribers count as 30% of fully insured weight when calculating bonuses.

| Medical bonus | | | |
|---------------|-------------------|----------------------|-----------------------|
| Net growth | Elite PCPY amount | Champion PCPY amount | Advantage PCPY amount |
| 0-4.99% | \$24 | \$18 | \$10 |
| 5-9.99% | \$55 | \$44 | \$17 |
| 10-14.99% | \$57 | \$46 | \$19 |
| 15-19.99% | \$59 | \$48 | \$21 |
| 20% or higher | \$61 | \$50 | \$23 |

Example: A Champion producer achieves 6.5% medical subscriber growth during the bonus period with 250 fully insured subscribers. This producer's medical bonus would be \$44 X 250 or \$11,000.

Example: An Elite producer achieves 6.5% medical subscriber growth during the bonus period with 2,500 subscribers – 1,600 fully insured subscribers and 900 weighted ASO subscribers, multiplied by the 30% weight for ASO subscribers). This producer's medical bonus would be \$55 X 2,500 or \$137,500.

Program Details

- Qualifying business includes new lines of coverage with effective dates from February 1, 2025, through January 31, 2026. All lines of coverage for the bonus must be in force on January 31, 2026, to be counted.
- In order to earn a bonus, the following minimum requirements must be met:

Medical requirements: No minimum requirements

Specialty requirements: During the bonus period, agencies must meet minimum production requirement of 50 new nonembedded specialty (dental and vision) contracts.

| 2025 specialty membership goals for annual bonus | | |
|--|---------------------------------|---------------|
| Agency tier | Number of new specialty members | Payment level |
| Elite | 500 | Elite |
| | 200 | Champion |
| | 50 | Advantage |
| Champion | 200 | Champion |
| | 50 | Advantage |
| Advantage | 50 | Advantage |

Vision as well as embedded vision and pediatric dental essential health benefits don't count toward membership goals.

Example: If you are an Elite producer, your new specialty membership goal is 500 annual members. If you had annual growth but did not meet the goal of 500 members but did meet the Champion goal of at least 200 new specialty members, you'll be eligible for a Champion-level bonus.

It's important to note that specialty membership is tracked within each line of business separately. That makes it easier to double or triple your new specialty membership with multiple lines of business for each client.

Example: If group ABC has 10 employees and each employee enrolls in both dental and vision, then each specialty member is counted as 20 new specialty members.

- Maximum annual bonus payout is \$750,000 per producer or combined book of business.
- All incentive measurements are based on enrolled (and not eligible) subscribers. Specialty membership is based on enrolled membership at the end of the bonus period.
- Net growth is calculated as the percent difference between the weighted beginning enrolled subscribers count and the weighted ending enrolled subscriber count based on the ending book of business.
- Program excludes National Account business.
- All groups must be domiciled in Connecticut.
- Consulting arrangements, professional employer organizations, Joint Administrative Arrangement (JAA) and other noncommissionable groups and subscribers aren't eligible for the bonus.
- Producer of record (POR) changes will not be held in the original producer's book of business. For groups where Anthem processed a POR change, Anthem will move the group into or out of the POR's book of business as applicable, for bonus purposes, including the beginning and ending subscriber counts. Any subsequent changes, including the termination of the group, will be the responsibility of the new POR.

Program Details, continued

- Groups that are moved in either direction between the Municipal Employee Health Insurance Plan (MEHIP) and directly with us are handled under the POR policy described above.
- The program applies to all Anthem contracted brokers in good standing at the time of sale and bonus payment.
- Program excludes general agents.
- In calculating the number of subscribers, Anthem uses enrollment count as of the end of the financial reporting period.
- Bonus splits follow the percent of commission received by each producer on a case.
- The broker tier will be determined based on the 2025 tiering designation.
- Changes, exceptions or missing cases that would affect the status and payment under the current bonus program must be given, in writing, to our Producer Relations department.
- Anthem reserves the right to make all rules and determinations regarding the bonus program and may modify or eliminate the program without notice.
- This is intended to be a summary and is subject to change. Anthem reserves the right to interpret the terms and conditions of our programs, including eligibility calculation and payout, and may terminate this program at any time. Anthem is under no obligation to offer or renew this program annually.
- Compensation under this program will be reported where required under federal and/or state law.
- Trusts, associations, multiple welfare arrangements, pooled groups, or any other types of special purchasing arrangements will be treated as recorded on Anthem's systems at its sole discretion for purposes of calculation and payment of any compensation under this bonus program.



2025 Connecticut commission schedule

Medical Individual

Effective January 1, 2025

| Plan | New | Renewal |
|-----------------------------------|-----------|-----------|
| Anthem medical (off the exchange) | \$18 PMPM | \$18 PMPM |
| Anthem medical (on the exchange) | \$18 PMPM | \$18 PMPM |

Anthem caps individual medical commissions at three members per contract.

Pediatric dental and vision essential health benefits that are part of a medical plan receive the medical commission only, and the producer is not eligible to receive a separate dental or vision commission.

Medical

Small Group (1–50 enrolled contracts)

Effective January 1, 2025

| Number of contracts | New | Renewal |
|---------------------|-----------|-----------|
| 1 | \$10 PCPM | \$10 PCPM |
| 2–5 | \$20 PCPM | \$20 PCPM |
| 6–9 | \$35 PCPM | \$35 PCPM |
| 10–50 | \$40 PCPM | \$40 PCPM |

Small Group Anthem Balanced Funding (ABF) has a flat \$40 PCPM for new and renewals.

Medical

Large Group — fully insured and ABF new and renewal

| Number of contracts | Medical + pharmacy | Medical only |
|---------------------|--------------------------|--------------------------|
| 51–99 eligible | \$40 PCPM | N/A |
| 100+ eligible | Customized as requested. | Customized as requested. |

For all renewals, the PCPM commission value is constant when compared to the prior renewal calculation. As an alternative option for new and renewal groups, and for maximum flexibility between you and your client, we offer a single case agreement. For more information on single case agreements, please contact your Anthem representative.

Medical

Large Group — self-insured, new and renewal

Effective January 1, 2025

| Premium/fee level* | Rate | Administrative fees may include: |
|-------------------------|-----------------|---|
| First \$40,000 | 5% of premium | Administrative, stop loss, network access, managed care, and alternate draw fees. |
| Next \$40,000 | 5% of premium | |
| Next \$400,000 | 4.5% of premium | |
| Next \$1,600,000 | 3% of premium | |
| Next \$3,000,000 | 2.5% of premium | |
| Additional premium/fees | 1.5% of premium | |

* Self-insured commissions are paid on administrative, stop loss, network access, managed care, and alternate draw fees. Single case agreements are available for more flexibility.

Employee Assistance Program (EAP)

Effective January 1, 2025

| Product | New | Renewal |
|----------------|---------------|-----------------|
| All Anthem EAP | 5% commission | 2.5% commission |

PMPM = per member per month

PCPM = per contract per month

Dental, vision, life, disability, and supplemental health benefits

Life and disability benefits underwritten by The Standard

Effective January 1, 2025

Dental Individual

| Plan | Commission |
|---|--------------------------------|
| Essential Choice PPO dental plans, dental family plans, Value, Family, Enhanced | 10% first year, 10% thereafter |

Dental Small Group (2–50 employees)

| Plan | Commission |
|--------|-------------------------------|
| Dental | 10% first year, 6% thereafter |

Dental Large Group (51+ employees)

| Plan | Commission |
|------------------------|--------------------|
| First 50 contracts | Flat 5% of premium |
| Next 51–99 contracts | Flat 5% of premium |
| Next 100–199 contracts | Flat 5% of premium |
| Next 200–499 contracts | Flat 5% of premium |
| Next 500+ contracts | Flat 5% of premium |

Vision Individual

| Plan | Commission |
|--|--------------------------------|
| Stand-alone Blue View Vision, Basic, Progressive Select, Premier Progressive, Preferred, Ultra, Enhanced, Plus, Value plans* | 15% first year, 15% thereafter |

* 15% commission — sold with or without dental.

Vision Small Group and Large Group

| Annual premium | Commission |
|----------------|------------|
| Total premium | 10% |



Supplemental health

| Accident, critical illness, hospital indemnity | Commission |
|--|------------|
| Accident | 15% |
| Critical illness | 10% |
| Hospital indemnity | 15% |

Optional/voluntary products (10+ lives)

| New and renewal | Commission |
|-----------------|------------|
| All premiums | 15% |

Agent of record changes

Guidelines

An agent of record (AOR) form or letter is needed to change, add, or delete an agent.

The change request should be submitted on the AOR form or a signed letter from the group. If this form is not available, the letter needs to be from the group on the group's letterhead, which includes:

- The group name.
- Group numbers.
- The agent's name.
- The agent's Anthem producer number (required).

The form or letter must be signed by an officer of the group, and the letters must include all information mentioned above.

If the AOR letter represents a change for vision, dental, and/or ancillary lines of business (including health), they must be checked on the form or included in the letter for changes to be made.

Anthem will recognize the new agent as accountable for the group once we receive an AOR change form or letter. However, it will not show in your online book of business until the actual effective date of the change. AOR commission changes will become effective on the first day of the next month, 30 days after the receipt of the AOR form.

We do not officially acknowledge the release of information requests. If a broker believes they are entitled to information on an account and are not the agent of record, the group will need to provide that information to the agent or request that the agent become the AOR.

When an agent is deleted per a group's request, the effective date of the deletion is the first of the month following receipt of the letter.

Once an AOR is processed, both the new and losing agencies will receive notification of the change in AOR, along with a copy of the AOR. If there is an issue with the AOR, please have the group send a revised AOR or a letter defining the discrepancy.

For exchange business, the Health Insurance Marketplace is the source of truth for AORs, and we use their data for confirmation.

For example

If an AOR form or letter is received by Sales Compensation on June 9, the commission will become effective for the new agent on August 1.



Access all the tools you need for success

Your Broker Launchpad is an online resource that houses all the tools you need to do business with Anthem, including:

- Broker Hub
- EmployerAccess
- Producer Toolbox



Scan the QR code with your phone's camera or visit **anthembrokerhub.com/launchpad** to start using Broker Launchpad today.



Success takes teamwork.
We're here for you.

Please contact your Anthem representative with any questions.

This intended to be a summary of Anthem Blue Cross and Blue Shield's producer compensation program. Anthem shall, at its sole discretion, make all rules and determinations regarding these programs and reserves the right to change or discontinue these programs at any time, without prior notice.

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