

# Delta Dental's broker rewards program

Shine brighter with our new rewards program



Announcing Delta Dental's<sup>1</sup> new rewards program for brokers who sell our small group plans, including plans from our new Small Business Program portfolio.

## How does it work?

It's easy. If you retain at least 90% of your book of business through 2021, you'll earn a bonus on your existing business that also qualifies you for new sales rewards. And if you retain more, you'll earn more.



## Retention of existing business

### Bonus

Retain 90%-94.9%

3%

Retain 95%-100%

4%

<sup>1</sup>Applicable for groups covered by the following companies: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT. Not currently available for groups sold in New York.



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Once you've met your retention goal, there are three levels of sales rewards — as you sell more, your rewards grow. New sales bonuses are based on number of new groups or total new premium received. And this new rewards program is on top of your existing standard small business commission.

### New sales

Level	New groups	New premium	Bonus
Level 1	5	\$150,000-\$499,999	3%
Level 2	15	\$500,000-\$999,999	4%
Level 3	25	\$1,000,000 or greater	5%

**Want to sign up? You already have! You're automatically enrolled with your first sale, with effective dates beginning January 1, 2021 through December 31, 2021.**

### What else should I know?

- Fully insured small commercial businesses (2-99 enrolled employees) qualify as eligible.<sup>2</sup>
- New to Delta Dental? Don't worry — your new sales qualify.
- Rewards will be calculated and paid after Dec. 31, 2021.



**Contact your Delta Dental sales account executive for more information.**

<sup>2</sup>For participating small business programs, contact our Sales team for more information.

## Rules of the program

- Sales must be new to Delta Dental, meaning the small group must not already offer a Delta Dental plan in our enterprise states.
- Calculations and payout occur after the close of the calendar year.
- To receive a bonus, brokers must be the broker of record at the end of the year, must be in good standing, appropriately licensed and appointed, and comply with all applicable laws and regulations, including without limitation, those that apply to disclosure of compensation.
- Brokers with business in any of our enterprise states (AL, CA, DC, DE, FL, GA, LA, MD, MS, MT, NV, PA, TX, UT, WV) will have sales combined across states for qualification and calculation of bonus payouts.
- If a group has a commission split, the premium will be applied to bonus calculations using the split percentage between paid brokers.
- Premiums can be aggregated between states or associated broker agencies wholly owned by a single entity. Aggregate preferences for an entity are binding once confirmed.
- If a group has a paid and a non-paid broker of record, the paid broker will have 100% of premium applied to bonus calculations, and the non-paid broker/consultant will have 0% premium applied.
- If a group has a non-paid broker/consultant only, the non-paid consultant will not be compensated.
- General Agents will not be eligible to qualify for broker supplemental compensation.
- There is an agency annual cap of \$200,000.
- Delta Dental's determination of coverage and bonus level is final.
- The bonus program may be terminated at any time.