

2022 Broker Compensation Schedule

Effective January 1, 2022 - December 31, 2022



2022 Broker Commission Rates

GROUP SIZE	MONTHLY COMMISSION RATES	COMMISSION BASED ON:		
6-19 (Min. 5 enrolled)	<ul style="list-style-type: none"> ▶ \$25 per subscriber quoted through broker portal ▶ \$18 per subscriber manually quoted 	Enrolled Subscribers		
20-50	<ul style="list-style-type: none"> ▶ \$32 per subscriber quoted through broker portal ▶ \$27 per subscriber manually quoted ▶ \$40 per subscriber quoted through broker portal on new small groups with 20 to 50 enrolled on or after April 1, 2020 	Enrolled Subscribers		
51+*	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> New Business 4% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million** </td> <td style="width: 50%;"> Renewal Business 3% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million** </td> </tr> </table> <p>Pre-2014 Existing Business: Will remain at pre-2014 commission levels</p>	New Business 4% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million**	Renewal Business 3% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million**	Premiums Received
New Business 4% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million**	Renewal Business 3% on the first \$500,000** 2% on the next \$500,000** 1% over \$1 million**			

*Qualified underwritten groups

**annually based on anniversary year

2022 New Account Bonus Program (per account)

For all new business of 20 or more enrolled subscribers with 2022 effective dates, you'll earn:

20-50 enrolled subscribers	\$1,500	100-249 enrolled subscribers	\$6,000
51-99 enrolled subscribers	\$3,500	250+ enrolled subscribers	\$10,000

New account bonus will be paid after the group has been enrolled for 90 days and maintains the minimum enrollment as applicable.

2022 Online Enrollment Bonus Program

Applies to all new business groups enrolled 100% online. For all new business with 2022 effective dates, you'll earn:

\$250 for groups with 5-50 subscribers	\$500 for groups with 51+ subscribers
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The Online Enrollment Bonus will be paid after the group has been enrolled for 90 days.

2022 Annual Bonus Program

There are two ways to earn a 2022 Annual Bonus:

New Business Bonus	Sell 7 new fully insured (FI) cases, or 3 new large cases with annualized premiums of \$2 million.
Retention Bonus	Based on the higher of fully insured (FI) case count or total premiums received in your block of business, plus an accelerator for membership retention of 90% or more.

New Business Bonus Schedule

LEVEL	NEW FI CASES SOLD	ANNUALIZED PREMIUMS	BONUS AMOUNT*
1	7	N/A	.75%
2	3 large cases	\$2 million	1.00%
3	3 large cases	\$5 million	1.25%

*Bonus paid on new business annualized premiums

Retention Bonus Schedule

FULLY INSURED CASE COUNT (AS OF 12/31/2022)	ANNUALIZED PREMIUMS	ACCOUNT BONUS	RETENTION BONUS (90%)	TOTAL POTENTIAL BONUS*
5 – 9	\$750,000	\$500	\$3,000	\$3,500
10 – 14	\$1,500,000	\$1,000	\$4,000	\$5,000
15 – 19	\$2,000,000	\$2,000	\$6,000	\$8,000
20 – 24	\$2,500,000	\$3,000	\$9,000	\$12,000
25 – 29	\$3,000,000	\$4,000	\$12,000	\$16,000
30 – 34	\$3,500,000	\$5,000	\$15,000	\$20,000
35 – 39	\$4,000,000	\$6,000	\$18,000	\$24,000
40 – 44	\$4,500,000	\$7,000	\$21,000	\$28,000
45 – 49	\$5,000,000	\$8,000	\$24,000	\$32,000
50 - 54	\$5,500,000	\$10,000	\$27,000	\$37,000
55 – 59	\$6,000,000	\$12,000	\$31,000	\$43,000
60 – 64	\$6,500,000	\$14,000	\$35,000	\$49,000
65 – 69	\$7,000,000	\$16,000	\$38,000	\$54,000
70 – 74	\$7,500,000	\$18,000	\$41,000	\$59,000
75 – 79	\$8,000,000	\$20,000	\$44,000	\$64,000
80 – 84	\$8,500,000	\$22,000	\$47,000	\$69,000
85 – 89	\$9,000,000	\$24,000	\$50,000	\$74,000
90 – 94	\$9,500,000	\$26,000	\$53,000	\$79,000
95 - 99	\$10,000,000	\$28,000	\$56,000	\$84,000
100 +	\$10,500,000	\$30,000	\$60,000	\$90,000

or



* Bonus amount determined by the higher achievement between Case Count and Annualized Premiums.

Account Bonus - Paid based on the number of active fully insured accounts in the broker agency's block of business as of 12/31/2022. An account with multiple divisions counts as one account.

Retention Bonus - Retention is calculated by dividing the number of active members in the broker agency's block of business on 12/31/2022 (minus new members added in 2022) by the number of active members on 12/31/2021.

Retention Bonus Examples

1	Broker has 6 cases on 12/31/2022, \$2.3 million in annualized premiums and 90% retention = \$8,000 payout
2	Broker has 26 cases on 12/31/2022, \$1.7 million in annualized premiums and 90% retention = \$16,000 payout

Annual Bonuses earned in 2022 will be paid by March 31, 2023.

Power Brokers Club

This exclusive club recognizes our most successful partners in two categories: larger agencies with at least 6 large accounts or a \$6 million block of business, or smaller agencies with at least 30 accounts, 300 members, and 10 or more new accounts sold during the year. Members are eligible for premier program benefits such as a free pair of New Balance athletic footwear, invitation-only "fire-side chats" with senior leadership and industry thought leaders, and more. Ask your Sales or Account Executive for specific details.

Terms and Conditions

- Commissions and bonuses described herein apply only to fully insured (FI) business. Self-insured business is not covered by these programs.
- Commissions are paid on a monthly basis in accordance with the commission schedule in effect as of the date the business is written, enrolled, or renewed. All premiums must be paid in full based on AllWays Health Partners' invoiced amount.
- Small group commissions will be paid pursuant to the enclosed schedule. Commissions will be calculated based on the number of active subscribers in the group each month. The per-subscriber commission level (either 6-19 or 20-50) will be determined once each year at renewal and paid at that level until the next renewal.
- Large group (51+) commissions will be calculated on actual monthly premium payments received by AllWays Health Partners.
- Commissions for Medicare Balance (group retiree) subscribers will be calculated the same as group business.
- Commissions and bonuses are paid to the Brokerage Agency unless otherwise stipulated by the Agency.
- The commission and bonus plan is available only to qualified brokers who have an active health license issued by the Massachusetts Division of Insurance and who have signed and submitted the AllWays Health Partners Broker Agreement.
- Broker of Record changes will be implemented on the first of the month following the AllWays Health Partners receipt date of written notification from an authorized decision-maker of the employer group.
- Qualified brokers who become Broker of Record for an existing non-brokered account: Commissions will be implemented on the first of the month following the AllWays Health Partners receipt date of written notification from an authorized decision-maker of the employer group.
- Commissions and bonuses do not apply to accounts written through intermediaries or accounts that do not meet the group account minimum eligibility requirements.
- Existing intermediary/Connector business that moves direct to AllWays Health Partners will not be used to determine bonus eligibility in the year of the move.
- When calculating Annual Bonuses for an agency which acquired another agency's business, AllWays Health Partners will determine bonus eligibility by combining all case counts and received premiums in the year after the merger date. For example, if two agencies merged in 2022 we would not combine the production data for bonus purposes until the 2023 bonus calculations are run in March, 2024.
- New business means a group that was not an AllWays Health Partners customer during the 12 months prior to the group's effective date with AllWays Health Partners.
- AllWays Health Partners will not pay broker commissions on a retroactive basis beyond a period of 12 months.
- Commissions pursuant to this program are discretionary, contingent upon meeting group eligibility requirements and the broker's compliance with the broker agreement between the broker and AllWays Health Partners.
- If there are disputes regarding interpretation of any of the details of this Broker Compensation Schedule, AllWays Health Partners reserves the right to final interpretations.
- AllWays Health Partners reserves the right to diverge from or modify the terms of this program as it deems necessary or appropriate without advance notice.
- Qualifying New Account bonuses will be one-time pay-outs per group and will be made after the group has been enrolled and maintains membership requirements for at least 90 consecutive days.



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Call 1-877-853-4160 or email brokers@allwayshealth.org

Member of  Mass General Brigham

AllWays Health Partners includes AllWays Health Partners, Inc., and AllWays Health Partners Insurance Company.