



SELLING AGENT (SA) COMMISSION SCHEDULE FOR NEW AND RENEWAL BUSINESS

Effective May 1, 2013 (GHI-underwritten products)

Effective June 1, 2013 (HIP/HIPIC-underwritten products)

Commissions: Groups covering 1 to 50 eligible employees
Groups Covering 51 or More Employees: Negotiated

PLAN NAME	COMMISSION RATE	
	New Business	Renewal Business
Underwritten by Group Health Incorporated (GHI)		
EmblemHealth EPO	0.0%	0.0%
EmblemHealth ConsumerDirect PPO High-Deductible Health Plan	0.0%	0.0%
EmblemHealth PPO	0.0%	0.0%
EmblemHealth ConsumerDirect EPO High-Deductible Health Plan	3.0%	3.0%
EmblemHealth HealthEssentials EPO	3.0%	3.0%
EmblemHealth InBalance EPO	3.0%	3.0%
GHI Alliance Value	3.0%	3.0%
GHI Healthy NY EPO	3.0%	3.0%
GHI Small Business Advantage Program	3.0%	3.0%
GHI Medicare Supplement	3.0%	3.0%
EmblemHealth Dental	10.0%	10.0%
Underwritten by HIP Health Plan of New York (HIP)		
EmblemHealth CompreHealth HMO	3.0%	3.0%
HIP Healthy NY HMO	3.0%	3.0%
HIP Prime® HMO	3.0%	3.0%
Underwritten by HIP Insurance Company of New York (HIPIC)		
HIP Select® EPO	0.0%	0.0%
HIP Select® PPO	0.0%	0.0%

These commission rates do not apply to plans offered in Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming counties.

Commissions are payable on hospital/medical-only coverage, medical-only coverage, dental-only coverage and Medicare Supplemental coverage. Commissions are payable on vision plans and prescription drug plans only when these plans are combined with EmblemHealth hospital/medical benefits.

Commissions are not payable on direct payment group conversion direct payment plans or any non-small group Healthy New York EPO plans.

In the event that EmblemHealth has received premiums for business sold before we have received all of the appointment material, EmblemHealth will pay retroactive commissions at the time of actual appointment for no longer than six months prior to that date.

All EmblemHealth commissions are subject to New York State Department of Financial Services (NYSDFS) approval.

EmblemHealth reserves the right to change our commission program at any time.