



# Workplace Voluntary Benefits Commission Schedule

## Table of contents

General Compensation Policies ..... page 1

Life Products Commission Schedules ..... page 2-3

Disability Products Commission Schedules ..... page 3-5

Accident Products Commission Schedules ..... page 6

Critical Illness Products Commission Schedules ..... page 7-8

Supplemental Health Products Commission Schedules ..... page 8



For other Humana Specialty product commission rates please reference Humana’s 2009 Producer Partnership Plan. Other Humana Specialty employer-sponsored or voluntary products include dental, vision, long and short term disability, life, AD&D, and stop loss.



# Workplace Voluntary Benefits Commission Schedule

## Commission schedule

All commissions are expressed as a percentage of paid premium. Agents may elect to split commissions with other agents and/or enrollment entities who agree to perform mutually agreed upon enrollment services. The agreed upon commission splits are reflected as a split of premium and will show as such on the commission statements.

The Workplace Voluntary Benefit plans listed are Vested Commission Policies, as defined in the Group Producing Agent or Agency Contract and amendments.

After each policy in this Workplace Voluntary Benefits Commission Schedule is a number, usually four or five digits, in parenthesis. This number is the policy form number which is found on the policy and the marketing materials for the policy. Commissions shall be paid based upon the policy number as identified in this Workplace Voluntary Benefits Commission Schedule.

### **Variations on commissions:**

In order to be flexible in the workplace market, we have three separate commission variations on many of our products. The Agent is allowed to select what type of commission payment they would like to have per group by indicating their selection on the New Case Commission Amendment (Form 4413).

**Standard or high/low**—this is the normal commissions offered with a high first year and a lower renewal rate. This allows the most commissions up front to help offset enrollment expenses.

**Levelized**—this allows the commission stream for an Agent to remain even for a period of time as defined in this Workplace Voluntary Benefits Commission Schedule. This allows for more stability in the commission flow for an established Agent.

**Combination**—this is a mixture of the standard and levelized commissions. This mixture allows for a higher first year commissions with more level renewal commissions.

### **Underwriting terminology:**

**SI** Simplified Issue      **CGI** Contingent Guaranteed Issue      **GI** Guaranteed Issue

# Commission schedule

## Life products

### Secure Life Select (Paid up at 99) (00455)

Policy Year	Basic Plan Only			Rider Benefits Only		
	Standard	Combination	Levelized	Standard	Combination	Levelized
1	75%	55%	19%	75%	55%	19%
2-10	4%	11%	19%	7%	11%	19%
11+	1.5%	1.5%	7%	1.5%	1.5%	7%

### Secure Life 65 (Paid up at 65)/Secure Life Plus (Paid up at 90) (00455)

Policy Year	Basic Plan Only			Rider Benefits Only		
	Standard	Combination	Levelized	Standard	Combination	Levelized
1	70%	50%	22%	70%	50%	22%
2-5	10%	15%	22%	14%	15%	22%
6-10	4%	15%	22%	7%	15%	22%
11+	1.5%	1.5%	7%	1.5%	1.5%	7%

### CriticalLife® Base Plan and Benefits (8013)

Policy Year	Standard	Levelized	Combination
1	70%	20%	60%
2-5	5%	20%	10%
6-10	3%	20%	5%
11+	1.5%	1.5%	1.5%

### CriticalLife® Premium Discount Plan (8013)

Policy Year	18% Premium Discount	23% Premium Discount	28% Premium Discount	33% Premium Discount
1+	10%	6%	3%	0%

### Whole Life (LPU 95)/Level Term Life (Individual Aegis)

Policy Year	(LPU 95) (00800)	(Individual Aegis) (20235)	
		5, 10, 15	20
1	80%	65%	75%
2-3	5%	4.5%	5%
4-5	3%	4.5%	5%
6-9	3%	1.5%	2%
10+	2%	1.5%	2%

## Commission schedule

### Level Term Life (Group Aegis) (7003)

Policy Year	Standard		Combination		Level	
	5, 10, 15	20, 30	5, 10, 15	20, 30	5, 10, 15	20, 30
1	65%	75%	45%	50%	18%	20%
2-5	6%	6%	14%	16%	18%	20%
6+	2%	2%	8%	8%	18%	20%

## Disability products

### Disability Income Plus (8014) - Enhanced Version

Policy Year	No Takeover			1-50% Takeover			51-100% Takeover		
	Standard	Combo	Levelized	Standard	Combo	Levelized	Standard	Combo	Levelized
1	55%	50%	24%	47%	37%	19%	35%	28%	16%
2-5	6%	10%	24%	6%	10%	19%	6%	10%	16%
6-10	6%	6%	24%	6%	6%	19%	6%	6%	16%
11+	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

NOTE: If case uses increase premium option for takeover, use No Takeover commission rates.

### Disability Income Plus (8014) - MI & NH - Enhanced Version

Policy Year	No Takeover			1-50% Takeover			51-100% Takeover		
	Standard	Combo	Levelized	Standard	Combo	Levelized	Standard	Combo	Levelized
1	55%	50%	24%	48%	41%	21%	42%	37%	18%
2-5	6%	10%	24%	6%	10%	21%	6%	10%	18%
6-10	6%	6%	24%	6%	6%	21%	6%	6%	18%
11+	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

NOTE: If case uses increase premium option for takeover, use No Takeover commission rates.

### Disability Income Plus (8014) - CO - Enhanced Version

Policy Year	No Takeover			1-50% Takeover			51-100% Takeover		
	Standard	Combo	Levelized	Standard	Combo	Levelized	Standard	Combo	Levelized
1	46%	38%	20%	36%	25%	16%	26%	15%	10%
2-5	6%	10%	20%	6%	10%	16%	6%	10%	10%
6-10	6%	6%	20%	6%	6%	16%	6%	6%	10%
11+	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

NOTE: If case uses increase premium option for takeover, use No Takeover commission rates.

### Disability Income Plus (8014) - VT - Enhanced Version

Policy Year	No Takeover			1-50% Takeover			51-100% Takeover		
	Standard	Combo	Levelized	Standard	Combo	Levelized	Standard	Combo	Levelized
1	47%	43%	19%	36%	29%	16%	25%	18%	11%
2-5	4%	6%	19%	4%	6%	16%	4%	6%	11%
6-10	4%	6%	19%	4%	6%	16%	4%	6%	11%
11+	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

NOTE: If case uses increase premium option for takeover, use No Takeover commission rates.

# Commission schedule

## Disability Income Plus (8014) - ND - Enhanced Version

Policy Year	No Takeover			1-50% Takeover			51-100% Takeover		
	Standard	Combo	Levelized	Standard	Combo	Levelized	Standard	Combo	Levelized
1	55%	50%	24%	46%	36%	19%	36%	25%	16%
2-5	6%	10%	24%	6%	10%	19%	6%	10%	16%
6-10	6%	6%	24%	6%	6%	19%	6%	6%	16%
11+	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

NOTE: If case uses increase premium option for takeover, use No Takeover commission rates.

## Disability Income Plus (8000) - First Generation

Policy Year	Standard	Levelized	Combination	Standard	Standard	Levelized	Levelized	Combination	Combination
				5% Discount	10% Discount	5% Discount	10% Discount	5% Discount	10% Discount
1	50%	16%	20%	45%	40%	15%	12%	19%	16%
2-3	10%	16%	13%	8.5%	7.5%	15%	12%	10%	9%
4-10	6%	16%	13%	5%	4%	15%	12%	10%	9%
11+	4%	16%	10%	3%	2.5%	15%	12%	7%	6%

## Disability Income Plus Takeover (8000) - First Generation

Policy Year	Standard	Levelized	Combination	Standard	Standard	Levelized	Levelized	Combination	Combination
				5% Discount	10% Discount	5% Discount	10% Discount	5% Discount	10% Discount
1	25%	8%	10%	22.5%	20%	7.5%	6%	18%	8%
2-3	10%	8%	13%	8.5%	7.5%	7.5%	6%	10%	9%
4-10	6%	8%	13%	5%	4%	7.5%	6%	10%	9%
11+	4%	8%	10%	3%	2.5%	7.5%	6%	7%	6%

## Disability Income Plus (8000) - MN - First Generation

Policy Year	Standard	Levelized	Combination	Standard	Standard	Levelized	Levelized	Combination	Combination
				5% Discount	10% Discount	5% Discount	10% Discount	5% Discount	10% Discount
1	35%	7.02%	13%	28%	20%	8.5%	5.5%	11.5%	7.5%
2-3	7%	10%	8.5%	4%	3.5%	8.5%	5.5%	4%	5.5%
4-10	4%	10%	8.5%	2.5%	2%	8.5%	5.5%	4%	5.5%
11+	2%	10%	6%	1.25%	1.5%	8.5%	5.5%	3%	4%

## Disability Income Plus Takeover (8000) - MN - First Generation

Policy Year	Standard	Levelized	Combination	Standard	Standard	Levelized	Levelized	Combination	Combination
				5% Discount	10% Discount	5% Discount	10% Discount	5% Discount	10% Discount
1	17.5%	5%	6.5%	14%	10%	4.25%	2.75%	5.75%	3.75%
2-3	7%	5%	8.5%	4%	3.5%	4.25%	2.75%	4%	5.5%
4-10	4%	5%	8.5%	2.5%	2%	4.25%	2.75%	4%	5.5%
11+	2%	5%	6%	1.25%	1.5%	4.25%	2.75%	3%	4%

## Commission schedule

### Disability Income Advantage (GI Cases) (80315)

Policy Year	Standard	Standard Takeover	Levelized	Levelized Takeover	Combination	Combination Takeover
1	45%	22.5%	14%	9%	28%	14%
2-5	2%	2%	14%	9%	5%	5%
6-10	2%	2%	14%	9%	2%	2%
11+	1%	1%	5.5%	5.5%	1%	1%

### Disability Income Advantage (SI/CGI Cases) (80315)

Policy Year	Standard	Standard Takeover	Levelized	Levelized Takeover	Combination	Combination Takeover
1	46%	23%	16%	6%	28%	14%
2-3	9%	9%	16%	6%	10%	10%
4-5	6%	6%	16%	6%	10%	10%
6-10	2%	2%	16%	6%	4%	4%
11+	1%	1%	3%	3%	1%	1%

### Disability Income Advantage (GI Cases) (80315) - WV, MN, CO

Policy Year	Standard	Standard Takeover	Levelized	Levelized Takeover	Combination	Combination Takeover
1	35%	17.5%	10%	6.5%	23%	11.5%
2-5	2%	2%	10%	6.5%	4.5%	4.5%
6-10	2%	2%	10%	6.5%	1.5%	1.5%
11+	1%	1%	4.5%	4.5%	1%	1%

### Disability Income Advantage (SI/CGI Cases) (80315) - WV, MN, CO

Policy Year	Standard	Standard Takeover	Levelized	Levelized Takeover	Combination	Combination Takeover
1	35%	17.5%	10%	5%	23%	11.5%
2-3	7%	7%	10%	5%	8%	8%
4-5	5%	5%	10%	5%	8%	8%
6-10	2%	2%	10%	5%	3%	3%
11+	1%	1%	2.5%	2.5%	1%	1%

### Income Protector (80260)

Policy Year	
1	50%
2-3	12%
4-10	7%
11+	4%

# Commission schedule

## Accident products

### Group Accident Plus (7006) (8006)

Policy Year	Standard	Combination	Levelized
1	45%	30%	17%
2-5	7%	15%	17%
6+	2.5%	7%	17%

### Individual Accident Plus (60800)

Policy Year	
1	45%
2-5	7%
6+	2.5%

### Group/Individual Accident Plus (7006) (8006) (60830) - KY

Policy Year	
1	27%
2-5	2%
6+	1.5%

# Commission schedule

## Critical Illness products

### Critical Advantage (8011)

Policy Year	Basic Plan Only			Takeover Only		
	Standard	Combination	Levelized	Standard	Combination	Levelized
1	50%	14%	34%	25%	7%	17%
2-5	7%	14%	12%	7%	7%	12%
6-10	6%	14%	6%	6%	7%	6%
11+	3%	3%	3%	3%	3%	3%

### Critical Illness (Synergis) (7004)

Policy Year	Standard	Combination	Levelized
1	55%	25%	17%
2-5	7%	20%	17%
6+	7%	7%	17%

### Cancer Plus (70240)

ROP not available for sale

Policy Year	
1	65%
2-3	12%
4-10	12%
11+	10%

### Cancer Plus (70240) - FL

ROP not available for sale

Policy Year	
1	55%
2-3	5%
4-10	2%
11+	2%

### Cash Cancer Plus (70160)

Policy Year	20 Pay	20 Pay ROP Rider	Lifetime Pay	Lifetime Pay ROP Rider
1	55%	27.5%	65%	32.5%
2-5	9%	9%	11%	11%
6-10	6%	6%	7%	7%
11+	2%	2%	5%	5%

### Cash Cancer Plus (70160) - FL, ND, SC

Policy Year	20 Pay	20 Pay ROP Rider	Lifetime Pay	Lifetime Pay ROP Rider
1	46%	23%	55%	27.5%
2-5	5%	5%	6%	6%
6-10	3%	3%	4%	4%
11+	2%	2%	3%	3%



## Commission schedule

### Cash Cancer Plus (70160) - MD, WA, SD, WY

Policy Year	20 Pay	20 Pay ROP Rider	Lifetime Pay	Lifetime Pay ROP Rider
1	40%	20%	45%	22.5%
2-5	3%	3%	4%	4%
6+	3%	3%	3%	3%

### Cash Cancer Plus (70160) - MI

Policy Year	20 Pay	20 Pay ROP Rider	Lifetime Pay	Lifetime Pay ROP Rider
1	26%	13%	30%	15%
2+	3%	3%	4%	4%

## Supplemental Health products

### Health Care Plus (90850)

Policy Year	
1	40%
2-4	9%
5-6	7%
7+	5%

I have received and understand the Workplace Voluntary Benefits Commission Schedule for Individual and Group Products. I further understand that the commissions described in this Workplace Voluntary Benefits Commission Schedule are subject to the terms of Group Producing Agent or Agency Contract and amendments, and the Producer Partnership Plan. These schedules may be amended for future sales of policies at any time, with 30 days written notice.

Agent Name

Agent Signature

Agent Number

Date

