

WARNER PACIFIC 



California
Products & Commissions
Booklet

T: (800) 801-2300
F: (800) 609-0111
www.warnerpacific.com

Warner Pacific Insurance Services
32110 Agoura Road
Westlake Village, CA 91361

CA Insurance License No. 0764260

CO Insurance License No. 351162

Products - 2015



| Coverage | Carriers | Products | # EEs |
|---|---|-------------------------------|------------------------|
| Small Group Medical | Aetna | PPO, HMO, HSA, Indemnity | 1-50 |
| | Anthem Blue Cross | PPO, HMO, HSA, HRA | 1-50 |
| | Blue Shield of California | PPO, HMO, HSA | 1-50 |
| | CaliforniaChoice | PPO, HMO, HSA, EPO | 1-50 |
| | Covered California (SHOP) | PPO, HMO, HSA | 1-50 |
| | Health Net | PPO, HMO, EPO, HSP | 1-50 |
| | Kaiser Permanente | PPO, HMO, HSA, HRA | 1-50 |
| | Sharp Health Plan | HMO, HSA | 1-50 |
| UnitedHealthcare | PPO, HMO, HSA | 1-50 | |
| Large Group Medical | Aetna | PPO, HMO, HSA, HRA | 51-99 |
| | Anthem Blue Cross (mid-market) | PPO, HMO, HSA | 51-99 |
| | Anthem Blue Cross | PPO, HMO, HSA, HRA, HIA | 51-125 |
| | CaliforniaChoice | PPO, HMO, HSA | 51-199 |
| | Cigna Fully Insured | PPO, HMO, HSA, HRA | 50-250 |
| | Cigna ASO | Level funding | 25-250 |
| | Health Net | PPO, HMO, HSA | 51-100 |
| | Sharp Health Plan | HMO | 51-125 |
| | UnitedHealthcare | PPO, HMO, HSA | 51-99 |
| Workers' Compensation | Employers Compensation Insurance | Minimum premium: \$750/year | N/A |
| | Insurance Company of the West (ICW Group) | Minimum premium: \$2,500/year | N/A |
| | Patriot National/Zurich | Minimum premium: \$2,500/year | N/A |
| | State Compensation Insurance Fund | Minimum premium: \$5,000/year | N/A |
| | Travelers Insurance (Workers' Compensation) | Minimum premium: \$500/year | N/A |
| Travelers Insurance (Business Owner Policy) | Minimum premium: N/A | N/A | |
| Dental | Aetna | PPO, HMO, FOC | 1-99 |
| | Anthem Blue Cross | PPO, HMO | 2-125 |
| | Blue Shield of California | PPO, HMO, INO | 1-50 |
| | California Dental | HMO | 2-99 |
| | CaliforniaChoice | PPO, EPO, HMO | 1-199 |
| | Cigna | PPO, HMO | 51-175 |
| | Covered California (SHOP) | PPO, EPO, HMO | 1-50 |
| | Delta Dental | PPO, HMO | 2-99 |
| | Health Net | PPO, HMO | 2-100 |
| | HumanaDental | PPO, HMO | 2+ |
| | Kaiser Permanente | PPO, HMO, FFS | 1-50 |
| | MetLife | PPO, HMO | 2+, 5+ |
| | North Ranch Benefits Trust (NRBT) (voluntary) | PPO, HMO | 1+ or 3+, 1+ |
| | Premier Access | FOC, HMO | 3+ |
| | Principal Financial Group (two lines / standalone) | PPO, POS, EPO, Indemnity | 3-250 / 5-250 |
| | The Guardian Life Insurance Company of America | PPO, Pre-Paid, ASO | 2-99 |
| UnitedHealthcare | PPO, HMO | 2-99 | |
| Unum | | 2-500 | |
| Vision | Aetna | | 1-50 |
| | Anthem Blue Cross | | 2-125 |
| | Blue Shield of California | | 1-50 |
| | CaliforniaChoice | | 1-199 |
| | EyeMed (through Delta Dental) | | 5-99 |
| | Health Net | | 2-100 |
| | HumanaVision (with dental or life / standalone) | | 2+ / 10+ |
| | MetLife (sold with dental / sold with dental, life or disability) | | 5-9 / 10+ |
| | North Ranch Benefits Trust (NRBT) (ER sponsored / voluntary) | | 3+ / 1+ |
| | Principal Financial Group | | 10-250 |
| | The Guardian Life Insurance Company of America | | 2-99 |
| UnitedHealthcare | | 1-99 | |
| Life | Aetna | | 1-99 |
| | American General Life Companies | | 2+ |
| | Anthem Blue Cross | | 2-125 |
| | Blue Shield of California | | 1-50 |
| | CaliforniaChoice | | 1-199 |
| | Cigna | | 51-250 |
| | Health Net | | 2-100 |
| | Humana | | 2-99 |
| | MetLife (sold with dental / sold standalone) | | 2+ / 10+ |
| | Principal Financial Group (two lines / standalone / voluntary) | | 3-250 / 5-250 / 10-250 |
| | The Guardian Life Insurance Company of America | | 2-99 |
| | UnitedHealthcare | | 2-99 |
| | Unum | | 2-500 |
| Disability | Aetna | | 1-50 |
| | American General Life Companies | | 2+ |
| | Anthem Blue Cross | | 51-125 |
| | Humana | | 10-99 |
| | MetLife | | 10+ |
| | Principal Financial Group (two lines / standalone) | | 3-250 / 5-250 |
| | The Guardian Life Insurance Company of America | | 2-99 |
| UnitedHealthcare | | 2-50 | |
| Unum | | 2-500 | |

Commissions - 2015



| Carrier | Plan | #EEs | Commission |
|---|--|-------------------|---|
| Aetna | Medical | 1-50 | 6.5% ^{1,4} |
| | Dental (standalone / with medical) | 1-50 | 9% / 10% |
| | Vision | 1-50 | 7.5% |
| | Life, Disability | 1-50 | 15% |
| | Medical, Dental, Life | 51-99 | 4%, 10%, 10% |
| American General Life Companies | Life (10+ - Plan B) | 2+ | 10% DG |
| | Life (2+ - Plan A), LTD, STD | 2+ | 15% DG |
| Anthem Blue Cross | Medical | 1-50, 51-99 | 6.5% ^{4,6} , 5% |
| | Dental, Vision, Life | 2-50 | 10% |
| | Medical | 51-125 | 4% ³ |
| | Dental, Vision, Life, Disability | 51-125 | 10% |
| | Life (Voluntary 20+), Disability (Voluntary 51+) | 51-125 | 15% |
| Blue Shield of California | Medical: Off Exchange Package / Mirror Package | 1-50 | 6.5% ⁴ / 6.5% ^{1,4} |
| | Dental, Dental Pediatric, Vision, Life | 1-50 | 10% |
| California Dental | Dental HMO | 2-99 | 10% |
| CaliforniaChoice | Medical, Chiropractic | 1-50 | 6.5% |
| | Dental, Voluntary Vision, Life | 1-50 | 12% |
| | Medical | 51-199 | Up to 5% |
| | Chiropractic, Dental, Voluntary Vision, Life | 51-199 | 10% |
| Cigna | Medical Fully Insured | 50-250 | 5% |
| | Medical ASO (Level Funding) | 25-250 | Negotiable ³ |
| | Dental | 51-175 | 10% |
| Covered California | Medical, Dental | 1-50 | 6.5% ^{1,4} |
| Delta Dental | Dental, Vision | 2-99, 5-99 | 10% |
| Health Net | Medical HMO (WholeCare, Salud, SmartCare) | 1-50 | 6.0% ⁷ |
| | Medical HSP (Silver, Bronze) | 1-50 | 5.50% ⁸ , 3.0% |
| | Medical EPO & PPO (Platinum, Gold, Silver, Bronze) | 1-50 | 6.5%, 6.5%, 5.5%, 3.0% ⁹ |
| | Dental, Vision, Life | 1-100 | 10%, 10%, 10% DG |
| | Medical | 51-100 | 4% |
| Humana | Dental, Vision (employer-sponsored) / (voluntary) | 2+ | 10% DG / 10% |
| | Life (employer-sponsored) | 2-50 / 51-99 | 10% / 15% DG |
| | Life (voluntary), LTD/STD | 2-99 / 10-99 | 15% / 15% DG |
| Kaiser Permanente | Medical | 1-50 | 6.5% ^{1,4} |
| | Dental KPIC PPO & Fee-for-Service | 1-50 | \$2.50 pmpm ² |
| | Dental HMO (DeltaCare) | 1-50 | \$1.25 pmpm ² |
| MetLife | Dental (HMO), Vision | 5+ | 10% ⁵ |
| | Dental (contributory PPO, voluntary PPO) | 2+, 5+ | 10% DG ⁵ |
| | Life, LTD, STD | 10+ | 15% DG ⁵ |
| | Buy-Up Life, Voluntary STD | 10+ | 15% ⁵ |
| North Ranch Benefits Trust | Dental (voluntary), Vision (ER sponsored, voluntary) | 1+ or 3+, 3+, 1+ | 8% |
| Premier Access | Dental | 3+ | 10% DG |
| Principal Financial Group | Dental, Life | 3-250 | 10% DG |
| | LTD | 3-250 | 15% DG |
| | Vision | 10-250 | 10% DG |
| Sharp Health Plan | Medical | 1-50 / 51-250 | 7% / Negotiable ³ |
| The Guardian Life Insurance Company of America | Dental, Vision, STD | 2-99 | 10% DG |
| | Life, LTD | 2-99 | 15% DG |
| | Voluntary Life, Voluntary LTD, Voluntary STD | 3-99, 3-99, 10-99 | 13% DG |
| UnitedHealthcare | Medical | 1-50 | 6.5% ¹⁰ |
| | Dental | 2-99 | 10% DG |
| | Life | 2-50, 51-99 | 10%, 10% DG |
| | Vision | 1-99 | 10% |
| | LTD | 2-50 | 15% DG |
| | Medical | 51-99 | 5% ³ |
| Unum | Dental | 2-500 | 10% |
| | Life, LTD, STD (ER sponsored) | 2-500 | 10% DG, 15% DG, 10% DG |
| | Life, LTD, STD (voluntary) | 2-500 | 15% DG |

¹ When annualized premium reaches \$500,001 or more in a contract year, the commission rate is 1.0%.

² Per member per month (pmpm).

³ Many large group carrier commissions are negotiable. Please contact your Warner Pacific Large Group Rating Analyst for more information.

⁴ At renewal: 2nd year – 6.2%, 3rd year – 5.9%, 4th year – 5.6%, 5th year – 5.3%, 6th and subsequent years – 5%.

⁵ MetLife's Standard Broker Commission is displayed. A non-standard commission agreement will be required for each coverage when commission level requested is non-standard.

⁶ When Anthem Blue Cross small group medical plans annualized premiums reaches \$500,001 or more in a contract year, the commission rate is .8%.

⁷ Health Net WholeCare HMO, Salud HMO, and SmartCare HMO at renewal: 2nd year – 5.50%, 3rd year – 5.25%, 4th year – 5.0%, 5th year – 5.0%, 6th year and beyond – 5.0%

⁸ Health Net HSP Silver at renewal: 2nd year – 5.50%, 3rd year – 5.50%, 4th year – 5.50%, 5th year – 5.25%, 6th year and beyond – 5.0%

⁹ Health Net EPO and PPO Platinum & Gold at renewal: 2nd year – 6.2%, 3rd year – 5.9%, 4th year – 5.5%, 5th year – 5.25%, 6th year and beyond – 5.0%; Health Net EPO and PPO Silver at renewal: 2nd year – 5.5%, 3rd year – 5.5%, 4th year – 5.5%, 5th year – 5.25%, 6th year and beyond – 5.0%; Health Net EPO and PPO Bronze at renewal: 2nd year and beyond – 3.0%

¹⁰ UnitedHealthcare small group (1-50) at renewal: 6.0%