HSAinsurance

Corporate Office
135 Wood Road
Braintree, MA 02184
781.848.4950

2022 Products and Commissions

As of 11/1/2021

CARRIER	SUBSCRIBERS	STANDARD COMMISSION RATE
Group Medical Plans (MA)		
AllWays Health Partners	1-9	$10 subscriber/month*
Fallon Health	1-9	$10 subscriber/month*
Harvard Pilgrim Health Care	1-5	$10 subscriber/month*
Health New England	1-9	$10 subscriber/month*
Tufts Health Plan	1-9	$10 subscriber/month*
THP Health Direct	1-50	$10 subscriber/month*
Senior Plans (Advantage and Wrap Plans)	1-9	$10 subscriber/month
Individual Medical Plans (MA)		
AllWays Health Partners	N/A	$5 subscriber/month
BMC HealthNet Plan	N/A	$5 subscriber/month
Harvard Pilgrim Health Care	N/A	$5 subscriber/month
Health New England Health New England Catastrophic Plan	N/A	$5 subscriber/month $0 subscriber/month
Tufts Health Plan Tufts Health Direct Tufts Health Direct Catastrophic Plan	N/A	$5 subscriber/month $5 subscriber/month $0 subscriber/month
Group Dental Plans (MA)		
Altus Preferred and Preferred Plus	2-49	5% monthly
AltusOne	1-49	10% monthly
Delta Dental Pediatric Plans (excluding $0 Premium Adult Plan)	1-49	1% monthly
Delta Dental PPO+Premier 2+, Total Choice PPO, Delta Care	2-49	Less than 35 subs = $1 per subscriber/month 35 or more subs = 5% of premium
Delta Dental PPO Value, Delta Dental Premier Voluntary	1-49	
Delta Dental PPO + Premier 10+	10+	5% monthly
Sun Life PPO	1-49	$1 subscriber/month
Individual Ancillary Plans (MA)		
Delta Dental Non-Group Premier	N/A	$1 subscriber/month
Delta Dental Pediatric Plans (excluding $0 Premium Adult Plan)	N/A	1% monthly
One Resource Group (ORG) (STD, LTD, Life)	1+	Paid directly by carrier
Washington National	1+	Paid directly by carrier
Group Ancillary Plans (MA)		
Principal Financial (STD, LTD, Life, Vision)	2+	Paid directly by carrier
Reliance Standard (STD, LTD, Life)	2-19	Paid directly by carrier
Colonial Life (Voluntary Worksite Benefits)	2+	Paid directly by carrier

*Products available for Bonus level: (see the next page of this document for bonus details).

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Group Medical Plans Bonus Production Levels

Bonus Production Levels		
Level	Number of Clients	Bonus Commission Per Subscriber, Per Month
Bronze	25-49	$2
Silver	50-99	$3
Gold	100+	$4

Bonus Production Levels are paid on clients enrolled in a group product.
Products eligible for bonus are indicated on page 1 of this schedule.

Qualifying Terms & Conditions:

Commission and bonuses are available only to qualified active agencies or brokers. A qualified agency or broker is one who has the required, licensing, errors and omissions insurance coverage and HSA Insurance broker agreement. In order to maintain eligibility for commissions.

- A producer must enroll a minimum of 3 clients in a 1-year period.
- Have a minimum of 3 clients in total

Commissions and bonus level will be adjusted each January and July to reflect the minimum eligibility requirements and bonus production level commissions.
Commissions are paid monthly. All client premiums must be paid in full to trigger a commission payable.
If there are any disputes regarding this schedule, or the understanding thereof, HSA Insurance reserves the right to final interpretation.

Broker of Record (BOR) rules:

BOR's may be accepted throughout the policy year with some qualifiers noted below.

- Will be paid at the standard commissions level and do not count towards bonus commission.
- Must be on the client's stationary, dated and signed by the client or the client's designated representative, naming the broker as BOR.
- Will be made effective on a go forward basis. Commissions will not be paid retroactively.
- BOR's on HSA Insurance house accounts; Commissions will NOT be paid unless the broker makes a carrier change or sells an ancillary product to the account. If a carrier change is made or a new ancillary product is sold, commissions will be paid the month following.

We reserve the right to modify the terms of this broker commission schedule as we deem necessary or appropriate without any advance notice.