2022 Agency

BlueCross BlueShield Nebraska

An independent licensee of the Blue Cross and Blue Shield Association

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Individual Product Commission Schedule

Individual Medical Commissions

Effective Jan. 1, 2022, the following commission schedule will apply to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual medical contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by Blue Cross and Blue Shield of Nebraska (BCBSNE).

Individual Under 65 Plans	
Armor Health Policy	
Effective Jan. 1, 2020	**PCPM**
New or Renewal	$20.00

Medicare Supplement Plans				
	Eligible Years			
If Policy is	**0 to 6**	**7 to 10**	**11+**	**Med Sup Disability**
Effective prior to Jan. 1, 2019 - All Plans	$11.00	$11.00	$5.50	$0.00
Effective Jan. 1, 2019, through Dec. 31, 2019 - All Plans	$20.00	$4.00	$0.00	$0.00
Effective after Jan. 1, 2020 - Plans A, B, C, F, G	$20.00	$4.00	$0.00	$0.00
Effective after Jan. 1, 2020 - Plans L, N	$15.00	$4.00	$0.00	$0.00

Individual Dental Commissions

Effective Jan. 1, 2022, the following commission schedule will apply to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Individual Dental Policy	
Contract Type	**PCPM**
New or Renewal	$3.00

Individual Medicare Prescription Drug Commission Schedule

Effective Jan. 1, 2022, the following commission schedule will be calculated based on the policy's original effective date.

All policy renewals will cease on the 15th year of renewal from the original effective date.

Example: If a policy became effective Jan. 1, 2007, the last commission paid on this policy is Dec. 31, 2021. Effective Jan. 1, 2022, no commissions will be paid on this policy.

Individual Medicare Prescription Drug		
Year	**First Year***	**Renewal***
2022	$71	$36
2017-2021	n/a	$36
2016	n/a	$32
2012-2015	n/a	$28
2010-2011	n/a	$27
2009	n/a	$25
2007-2008	n/a	$23
2006	n/a	$0

*Commission amounts will be paid on a monthly basis according to the following:

- First-year commission monthly amount will be calculated by dividing the annual amount by the number of months the policy is effective during the first year.
- Renewal commission monthly amount will be calculated by dividing the annual amount by 12 and then paid for the number of months the policy is effective during the year.

Please note, the Centers for Medicare & Medicaid Services (CMS) will make determinations as to what is deemed new business and/or renewal commissionable business. All such determinations of sales of Medicare Advantage products will be made solely by CMS. CMS requires agents to maintain continuous annual Medicare certification in order to receive commission for Medicare Advantage sales. Therefore, any lapse in Medicare certification will result in discontinuance of commission payments.

Individual Medicare Advantage Commission Schedule

Effective Jan. 1, 2022, the following commission schedule will apply to individual Medicare Advantage business. Commission will be calculated based on the table below and paid in the first month a policy becomes effective. In the event a policy is canceled, or a rapid disenrollment occurs, any unearned commissions will be recouped against future commission payments. If BCBSNE is not able to recoup against future commissions, the balance will be due by the agency within 90 days of notification.

Type of Policy Issued	Annual First Year	Annual Renewal
Individual Medicare Advantage	$573	$287

Please note, CMS will make determinations as to what is deemed new business and/or renewal commissionable business. All such determinations of sales of Medicare Advantage products will be made solely by CMS. CMS requires agents to maintain continuous annual Medicare certification in order to receive commission for Medicare Advantage sales. Therefore, any lapse in Medicare certification will result in discontinuance of commission payments.

BluePride Commission and Bonus Schedule

BluePride Medical Commissions

(3 to 50 enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to BluePride business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE. Any BluePride group that exceeds 50 total employees at renewal will be moved to the BlueFreedom product and commission schedule.

Enrolled Contracts	Per Contract Per Month
0 to 2	$0.00
3 to 5	$8.00
6 to 50	$38.00
51 to 100	$36.00

The group Medicare Supplement standard commission rate for non-experience rated groups will be $5.00 PCPM and must have a minimum of 20 enrolled contracts.

SignatureBlue Dental Commissions

(3 to 50 enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
3+	$5.00

BluePride Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	**Renewal Rate Per Member Per Year *(PMPY)***
85%	$32.50
86%	$35.50
87%	$38.50
88%	$41.50
89%	$44.50
90%	$47.50
91%	$50.50
92%	$53.50
93%	$56.50
94%	$59.50
95%	$62.50
96%	$65.50
97%	$68.50
98%	$71.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*

BlueFreedom Commission and Bonus Schedule

BlueFreedom Medical Commissions

(51 to 150 enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to BlueFreedom business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE. Any BlueFreedom group that exceeds 150 eligible employees at renewal will be moved to the PremierBlue product and commission schedule.

Enrolled Contracts	Per Contract Per Month
0 to 2	$0.00
3 to 5	$8.00
6 to 50	$38.00
51 to 100	$36.00
101 to 250	$34.00

The group Medicare Supplement standard commission rate for non-experience rated groups will be $5.00 PCPM and must have a minimum of 20 enrolled contracts.

SignatureBlue Dental Commissions

(51 to 150 enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
3+	$5.00

BlueFreedom Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be

counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	**Renewal Rate Per Member Per Year *(PMPY)***
85%	$32.50
86%	$35.50
87%	$38.50
88%	$41.50
89%	$44.50
90%	$47.50
91%	$50.50
92%	$53.50
93%	$56.50
94%	$59.50
95%	$62.50
96%	$65.50
97%	$68.50
98%	$71.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*

PremierBlue Commission and Bonus Schedule

PremierBlue Medical Commissions

(151+ enrolled contracts)

Effective Jan.1, 2022, the following commission schedule will apply to PremierBlue business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month.

In the event the commission schedule below is not agreeable, you must complete a Single Case Commission Agreement. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
0 to 5	$0.00
6 to 100	$40.00
101 to 250	$30.00
251 to 500	$20.00
501+	$6.00

The group Medicare Supplement standard commission rate for non-experience rated groups will be $5.00 PCPM and must have a minimum of 20 enrolled contracts. Experience-rated groups require a Single Case Commission Agreement.

Association Health Plans are subject to the standard commission table above or a single-case commission agreement.

SignatureBlue Dental Commissions

(151+ enrolled contracts)

Effective Jan.1, 2022, the following commission schedule will apply to Signature Blue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
3+	$5.00

In the event the commission schedule above is not agreeable, you must complete a Single Case Commission Agreement.

PremierBlue Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	**Renewal Rate Per Member Per Year *(PMPY)***
85%	$32.50
86%	$35.50
87%	$38.50
88%	$41.50
89%	$44.50
90%	$47.50
91%	$50.50
92%	$53.50
93%	$56.50
94%	$59.50
95%	$62.50
96%	$65.50
97%	$68.50
98%	$71.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*

BlueFlex Level Funding (ASO) Commission and Bonus Schedule

BlueFlex Level Funding (ASO) Medical Commissions

(5+ enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to BlueFlex Level Funding (ASO) business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once the monthly invoiced payment has been received and reconciled by BCBSNE. Any BlueFlex Level Funding (ASO) group that exceeds more than 150 enrolled contracts will require a Single Case Commission Agreement.

Enrolled Contracts	Per Contract Per Month
0 to 2	$0.00
3 to 4	$8.00
5 to 50	$38.00
51 to 100	$36.00
101 to 150	$34.00

SignatureBlue Dental Commissions

(5+ enrolled contracts)

Effective Jan. 1, 2022, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once the monthly invoiced payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
3+	$5.00

BlueFlex Level Funding (ASO) Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	**Renewal Rate Per Member Per Year *(PMPY)***
85%	$32.50
86%	$35.50
87%	$38.50
88%	$41.50
89%	$44.50
90%	$47.50
91%	$50.50
92%	$53.50
93%	$56.50
94%	$59.50
95%	$62.50
96%	$65.50
97%	$68.50
98%	$71.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan.1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*

Standard Self-Insured, Administrative Services Only (ASO) Commission and Bonus

Standard Self-Insured (ASO) Medical Commissions

Effective Jan. 1, 2022, Standard Self-Insured (ASO) business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

Association Health Plans will be paid in accordance with the associated administrative services agreement (ASA).

SignatureBlue Dental Commissions

Effective Jan. 1, 2022, Standard Self-Insured (ASO) business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

Standard Self-Insured (ASO) Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year *(PMPY)*
95%	$9.50
96%	$10.00
97%	$10.50
98%	$11.00
99%	$11.50
100%	$12.00
101%	$12.50
102%	$13.00
103%	$13.50
104%	$14.00
105%	$14.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*

ASO Block Pricing Commission and Bonus Schedule

ASO Block Pricing Medical Commissions

Effective Jan. 1, 2022, ASO Block Pricing business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

SignatureBlue Dental Commissions

Effective Jan. 1, 2022, ASO Block Pricing business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

ASO Block Pricing Group Medical Renewal Bonus

Effective Jan. 1, 2022, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (BluePride, BlueFreedom, PremierBlue, Standard Self-Insured (ASO), ASO Block Pricing and BlueFlex Level Funding (ASO)), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition which adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year *(PMPY)*
95%	$9.50
96%	$10.00
97%	$10.50
98%	$11.00
99%	$11.50
100%	$12.00
101%	$12.50
102%	$13.00
103%	$13.50
104%	$14.00
105%	$14.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Net Growth %***	***Renewal Rate PMPY***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Groups	500	-100	400		
New business			50		
Members in Force	**500**	**-100**	**450**	**90%**	**$ 47.50**
Renewal Bonus Payout Calculation					
	Starting Base Members	***Terms on Groups in Force***	***Current Base Members***	***Renewal Rate PMPY***	***Renewal Bonus Payout***
	Jan. 1, 2021		***Jan. 1, 2022***	***Jan. 1, 2022***	***Jan. 1, 2022***
Renewal Members in Force	**500**	**-100**	**400**	**$ 47.50**	**$ 19,000.00**

Agent of Record (AOR) changes: *If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.*