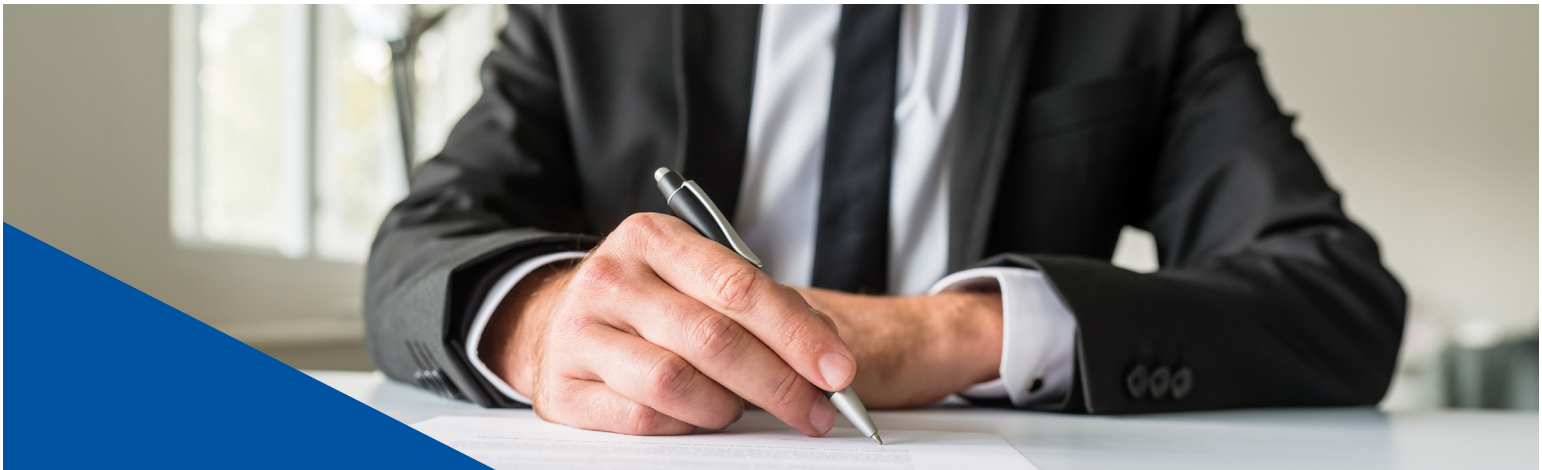

2026 Commission Schedule Health Producer

PIPAC™

Health & Life Insurance Brokerage

AN INTEGRITY COMPANY

PIPAC Health and Life Brokerage
1304 Technology Pkwy, Ste. 200
Cedar Falls, IA 50613
800.765.1710

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for products or states not listed.

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Medicare Supplement Plans

Carrier	Initial Year	Renewal
Aetna* (Including Accendo)	22% of premium	22% yrs 2-6, 2.5% yrs 7+
Aflac	65-79 22% 80+ 11%	65-79 = 22% yrs 2-6, 2.5% yrs 7+ 80+ = 11% yrs 2-6, 1.25% yrs 7+
Allstate	65-80 22% 81+ 11%	65-80 22% yrs 2-6, 2.5% yrs 7+ 80+ 11% yrs 2-6, 1.25 yrs 7+
Bankers Fidelity	65-80 22% 80+ 11%	65-80 = 22% yrs 2-6, 2% yrs 7-10, 1% yrs 11+ 80+ = 11% yrs, 2-6, 1% yrs 7-10, .5% yrs 11+
BCBS of NE	Plan A,B,C,F,G $20 Plan L, N $15	Eff 2/1/2026: Plans A,B,C,F,G $20 yrs 0-6; $4 yrs 7-10; $0 yrs 11+ Eff 2/1/2026: Plans L,N $15 yrs 0-6; $4 yrs 7-10; $0 yrs 11+
HealthSpring	65-79 20% 81+ 10%	20% yrs 2-6, 2% yrs 7-10, .75% yrs 11+ 10% yrs 2-6, 2% yrs 7-10, .75% yrs 11+
Humana[2]	65-80 20% 81+ 10%	20% yrs 2-6, 5% yrs 7-10, 3% yrs 11+ 10% yrs 2-6, 2.5% yrs 7-10, 1% yrs 11+
INA[1]	65-79 22% 80+ 11%	65-79 = 22% yrs 2-6, 3% yrs 7-10, 1.75% yrs 11+ 80+ = 11% yrs 2-6, 1.75% yrs 7-10, 0% yrs 11+
ManhattanLife	65-79 22% 80+ 11%	65-79 = 22% yrs 2-6, 2% yrs 7-10, 0% yrs 11+ 80+ = 11% yrs 2-6, 11% yrs 7-10, 0% yrs 11+
Medica[4]	$20 PCPM	$20 yrs 2-6, $3 yrs 7+
Mutual of Omaha - IA[5]	22% of premium	22% yrs 2-6, 7% yrs 7+
Physician's Mutual[9]	65-79 21% 80+ 1%	65-79 = 21% yrs 2-6, 3% yrs 7+ 80+ = 0.5% yrs 2-6, 0% yrs 7+
United Healthcare[6,7] • IA	$286	$196
Wellabe	65-79 20% 80-85 15% 86+ 10%	65-79 = 20% yrs 1-6, 4% yrs 7-10, 1% yrs 11+ 80-85 = 15% yrs 1-6, 3.5% yrs 7-10, 1.5% yrs 11+ 86+ = 10% yrs 1-6, 2% yrs 7-10, 1% yrs 11+
Wellmark BCBS of IA	$25 PCPM $18.75 replacement	$18.75 yrs 2-6, $7.91 yrs 7-10, $1.92 yrs 11+
Wellmark BCBS of SD	$23 PCPM $17.75 replacement	$17.75 yrs 2-6, $7.10 yrs 7-10, $2.98 yrs 11+
WoodmenLife	65-79 22% 80+ 11%	65-79 = 22% yrs 2-6, 4% yrs 7-10, 0.8% yrs 11+ 80+ = 11% yrs 2-6, 2% yrs 7-10, 0% yrs 11+

1 - INA GI pays one-time flat fee $25
2 - Humana GI 2%
4 - Medica GI pays once per year (yrs 1-6 $9)
5 - Guaranteed Issue 2.5%, ages 81+ reduced amounts
6 - N01 pays $170
7 - GI pays 5%
9 - Physician's Mutual GI/Underage commission the same as Issue Age 80+

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Medicare Advantage and PDP Products

Carrier	First Year*	Renewal/ Replacement*
Aetna MAPD	$694	$347
**Aetna/Silverscript PDP	$0	$55 (SmartSaver $0) 2024 - $52 2023 - $48 2020-2022 - $46 Pre 2022 - $44
BCBS of NE MAPD	$0	$347
BCBS of NE PDP	$114	$57
Devoted	$694	$347
HealthSpring (Cigna) PDP	$114	$57
*Humana MAPD	Choice PPO H5215-340-000 and the Full Access PPO H5216-411-000 will not pay new commissions	$347
**Humana PDP	$0	$57
Medica Cost/MAPD	$694	$347
Medical Associates	New to Medicare[1]: Trisate - $240 Expansion - $288	Replacement: IA/IL/WI Smart, CHP, Freedom - $20, IA/IL Expansion - $24 Renewal: IA/IL/WI Smart, CHP, Freedom - $10, IA/IL Expansion - $12.50
MercyOne	$694	$347
*UHC Medicare MAPD	HMO/SNP $694 Other PPO $406	HMO/SNP $347 Other PPO $313
UHC Medicare PDP	$0	$0
Wellcare MAPD	$0	$0
Wellcare PDP	$0	$0
Wellmark Medicare MA IA, SD	$0	$347
Wellmark BCBS PDP • IA & SD	$9.50 PCPM	$4.75 PCPM

*Please consult the respective company commission schedules for complete details, as certain commission rates may vary by plan.

* First year/Renewal status as determinded by CMS

** Aenta Smart Saver PDP & Humana Basic PDP are non-commissionable

1 - Paid lump sum the first-effective month and no additional commissions are paid until January as earned)

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Group Health Products

Carrier	Group Size	Initial Year	Renewal
Aetna AFA • IA	2-100	$35 PCPM	
Health Partners	Small Group	1-2 Contracts $13 PCPM, 3+ Contracts $38 PCPM	
Medical Associates	1-2 Contracts	$10 PEPM	$10 PEPM
	3-49 Contracts	$36 PEPM	$36 PEPM
Allstate Level Funded	2-100	7%	
UnitedHealthcare • Level Funded	2-100	Broker Directed	
UnitedHealthcare • IA	1-3 lives	$5 PEPM	$5 PEPM
	4-5 lives	$10 PEPM	$10 PEPM
	6-50 lives	$35 PEPM	$30 PEPM
Wellmark BCBS of IA*[1]	1-2 lives	$5.20 PCPM	$10.40 PCPM
	3-50 lives	$38.49 PCPM	$36.41 PCPM
Wellmark BCBS of SD* [1]	1-2 lives	$10.40 PCPM	$15.61 PCPM
	3-50 lives	$31.21 PCPM	$28.09 PCPM

***Paper submission results in 50% reduction in commission**

1 - Bonus opportunity available. Inquire for details.

Group Ancillary Products

Carrier	Product	Commission Amount	
Avesis	Vision	6.5% of Premium	
Dearborn National*	GrpLife and AD&D	First $5k, 10%	Next $5k, 6%
Dearborn National*	STD and LTD	First $15k, 10%	Next $5k, 6%
Dearborn National*	Dental	First $5k, 6%	Next $5k, 5%
Delta Dental	Dental (Small Group)*	6% of Premium	
Delta Dental	Vision	6% of Premium	
Kansas City Life	Life and STD	First $5k, 12%	Next $5k 8%
Kansas City Life	LTD	First $5k 15%	Next $10k 10%
Principal*	LTD	First $15k, 11.25%	Next $10k, 7.5%
Principal	Dental, STD, GrpLife, Vision	First $5k, 7.5%	Next $5k, 6%
Principal*	Dental, STD, GrpLife, Vision	First $15k, 4.5%	Next $25k, 3%
Reliance Standard*	Dental\Vision	First $8k, 9%	Next $12k, 5.25%
Reliance Standard*	LTD	First $15k, 10%	Next $10k, 6.5%
Reliance Standard*	GrpLife	First $10k, 7.5%	Next $10k, 4%
UnitedHealthcare	GrpLife, AD&D, Dental, Vision	10% of premium	
VSP	Vision	7.5% of premium yr 2 - 5.25% & yr 3+ - 3.75%	
Wellmark BCBS of IA	Dental	6.2% of premium	

***For further info contact commission department at PIPAC**

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Individual Under 65 Products

Carrier	Initial Year	Renewal
Ambetter	$20 PMPM[4]	$20 PMPM[4]
Avera (ACA)	$18.40 PCPM[3]	$18.40 PCPM[3]
IHC	18% of premium	18% of premium
Medica • IA(ACA)	$18 PMPM[4]	$18 PMPM[4]
Medica • NE (ACA)	$20 PMPM[4]	$20 PCPM[3]
Medica • MO,MN,KS[5] (ACA)	$21 PMPM[4]	$21 PCPM[6]
Medica • MN, ND, WI[6] (ACA)	$15 PMPM[4]	$15 PMPM (WI [4,6])
Allstate Short Term	18% of premium	N/A
Oscar	$20 PPPM	$20 PPPM
UnitedHealthcare (ACA)	$20 PMPM[4]	$20 PMPM[4]
UnitedHealthcare Short Term	20% of premium	N/A
UnitedHealthcare Tri-Term	N/A	10% of premium
Wellmark BCBS of IA[2] (ACA)	$23.10 PCPM[3]	$23.10 PCPM[3]
Wellmark BCBS of SD[2] (ACA)	$23.10 PCPM[3]	$23.10 PCPM[3]

1 - Bonus opportunity available. Inquire for details.
2 - Paper app is $0 commission
3 - PCPM - All amounts paid per Benefit Contract per month
4 - PMPM - All amounts paid per member per month up to 5 members per Benefit Contract
5 - No Commission on Medica WellFirst plan in all states except IL and MO (Varies by county in MO)
6 - Varies by county

Individual Ancillary Products

Carrier	Initial Year	Renewal
Delta Dental of Iowa	8% of premium	8% of premium
GeoBlue	15% of premium	N/A
HealthiestYou	33% of premium	16% of premium
UnitedHealthcare Vision	21% of premium	6% of premium
VSP (Vision)	7.5% of premium	yr 2 - 5.25% & yr 3+ - 3.75%
Wellmark BCBS of IA Dental	15.4% of premium	3.7% of premium

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United National Life (UNL)

	1st Year Comp		Renewals	Renewals		1st Year Comp	Renewals	Renewals
	Percentage	Issue Age	Yrs 2-10	Yrs 11+	Issue Age	Percentage	Yrs 2-10	Yrs 11+
Cancer Shield 2.0	50%	18-75	10%	7%	76-84	45%	7.5%	4.5%
Dental Shield 2.0	45%	18-80	8%	8%	81-89	40%	3%	3%
Short Term Home Healthcare Shield	60%	61-85	9%	9%				
Hospital Indemnity Shield and Optional $5K Life Cert (LR 50%)	60%	64-79	8%	4%	80-85	50%	8%	4%
Caregiver Shield (LR 50%)	60%	40-85	9%	9%				
G.I. Hospital Indemnity Shield	40%	64-79	5%	4%	80-85	30%	5%	4%

American Home Life (AHL)

	1st Year Comp	Renewals				
	Percentage	Yrs 2	Yrs 3-4	Yrs 5-7	Yrs 8-10	Yrs 11+
Hospital Indemnity	72.5%	7.25%	5.75%	4.25%	2.25%	0%

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Guarantee Trust Life (GTL)

	1st Year Comp	Renewals	Renewals
	Percentage	Yrs 2-10	Yrs 11+
Short Term Home Health Care	55% (CO, RI, SD 45%)	8% (CO, RI, SD 4%)	
Advantage Plus & Advantage Plus Elite*	IA - 60% SD - 50%	IA- 8% SD - 2%	IA- 4% SD - 1%
Replacement of Skilled Nursing Facility Rider *	IA - 40% SD - 30%	IA - 40% SD - 30%	IA - 40% SD - 30%

*Commissions vary by state

ManhattanLife

		1st Year Comp	Renewals
	Issue Age	Percentage	Percentage
Hospital Indemnity	18-64.5	20%	3% yrs 2-10
	64.5-79	50%	8% yrs 2-10
	80+	40%	8% yrs 2-10
Short Term Care	45-79	45%	9% yrs 2-5
	80+	42.4%	9% yrs 2-5
Home Health Care		55%	7%
Cancer, Heart Attack, Stroke (CHAS)		40%	5%