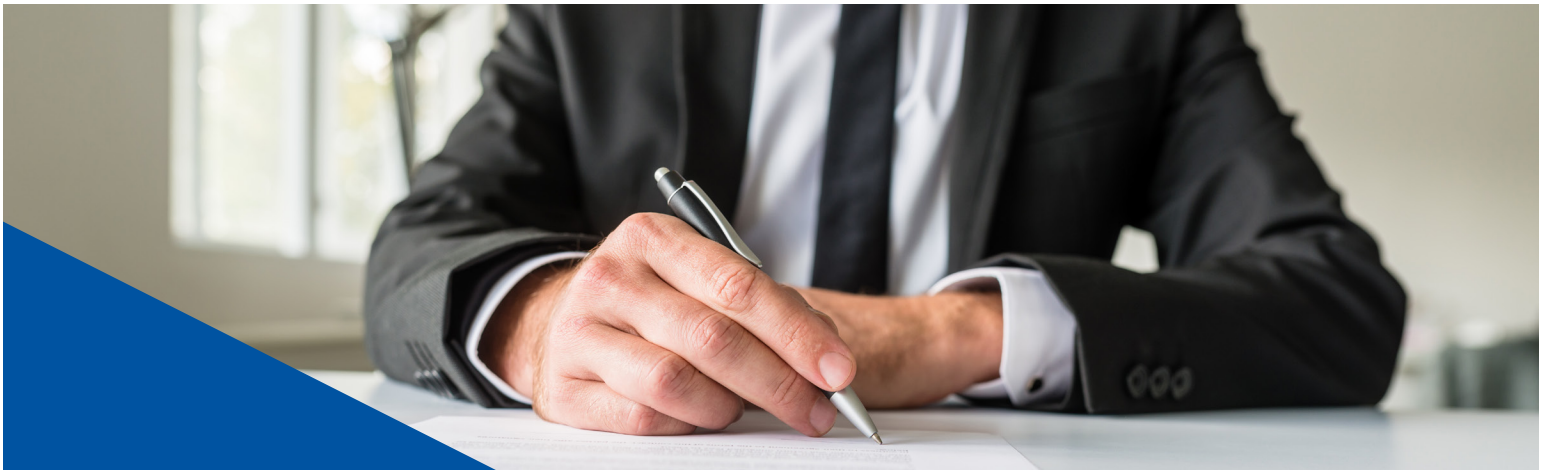


2027 Commission Schedule Health Producer

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

Commissions vary from state to state.
Please inquire for commission schedules
for products or states not listed.

Rates as of (11/2026)

Commission Schedule
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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 22% 81+ 11%	22% yrs 2-6, 2.5% yrs 7-10, 2.5% yrs 11+ 11% yrs 2-6, 1% 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	$30 PCPM $30 replacement	$30 yrs 2-6, $7.91 yrs 7-10, $1.92 yrs 11+
Wellmark BCBS of SD	$28 PCPM $28 replacement	$28 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	$725	$363
Aetna/Silverscript PDP	$0	2024 - $52 2023 - $48 2020-2022 - $46 Pre 2022 - $44
BCBS of NE MAPD	$0	$347
BCBS of NE PDP	$114	$57
Devoted	$725	$363
HealthSpring (Cigna) PDP	$114	$57
*Humana MAPD	$725	$363
**Humana PDP	$0	$65
Medica Cost/MAPD	$725	$363
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	$0	$363
*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 BCBS PDP • IA & SD	$10.83 PCPM	$5.41 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

** 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	$10.62 PCPM	$15.94 PCPM
	3-50 lives	$38.49 PCPM	$36.41 PCPM
Wellmark BCBS of SD* [1]	1-2 lives	$10.62 PCPM	$15.94 PCPM
	3-50 lives	$31.86 PCPM	$28.68 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%