



United Commercial Travelers of America (UCT)
Commission Schedule – Health Insurance
Effective June 1, 2009

Kind of Contract	Issue Ages 0-62		Issue Ages 63-64	
	First Year	Renewal	First Year	Renewal
Hybrid Health Plan Series	30%	6%*	6%	6%*

- 1) Commissions are calculated and payable on the base issued premium for each covered individual. The following are NOT commissionable - Policy/Certificate Administration Fees; Association Dues; Direct Billing Fees; Rate Increases; Step Rates/Attained Age Rates; and Application Processing Fees.
- 2) Commissions are payable on sub-standard rate-ups, up to a maximum premium of 120% of the base premium per person per policy, including smoker rate-ups.
- 3) Premium for optional riders are commissionable at the same rate and on the same basis as the policy/certificate to which they are attached.
- 4) For all policy/certificate changes or additions that result in an increase in premium, commissions on all premium collected for the change or the addition shall be paid as a First Year commission. If the effective date of the change or addition is after the first policy/certificate anniversary of the coverage, premium collected for the change or addition shall be paid as renewal commission.
- 5) Commissions previously paid on policies/certificates which cancel, terminate or lapse that do not pay into the fourth policy/certificate month will become a debit against all current and future commissions payable under this agreement.
- *6) Includes 2% Service Fee. All Service Fees cease upon date of your termination.