

# 2020 MEDICAL & DENTAL PIP OVERVIEW

The changes applied to the 2020 Producer Incentive Program culminate higher earnings for favorable performance with emphasis on product integration.

Below are the highlights of the enhancements to assist with the changes applied for 2020.

	2019	2020	
<b>Medical</b>	New Business	Integrated Tiers and raised the U500 standard rate Fully integrated Shared Returns with PIP; simplified rate structure with opportunity to earn more	ASO 0500 - Increased rates for fully integrated Medical sales with Rx & TBH
	Net Growth	Lowered scale of entry to +20% to reward more Producers Adjusted tiers and rates to pay more/less based on broker performance	NG rate factors adjusted by performance: -20%+ = .5x multiplier to new business rate 20%+ levels = increased rate factor up to 1.5x multiplier to new business rate
	Retention	No change	U500 - increased rates \$1 to \$2 at higher tiers 0500 - raised minimum persistency threshold from 93% to 94% Restructured incentives for Rx & TBH integration to 0500 formula
	Cross-Sell	Minimum Requirement lowered to 25 employees	No change
<b>Dental</b>	New Business	No change	Increased rates: DHMO - \$7 to \$8 DPPO - \$5 to \$7
	Retention	No change	Must meet Dental New Business requirement to earn Dental Retention incentives
	Cross-Sell	New Program with bonus ranging from \$100 - \$1,500!	No change
<b>Medical &amp; Dental</b>	Maximums/Caps	Net New Business Bonus Cap of \$300K and Net Retention Bonus Cap of \$300K for a total Overall Producer Agency Maximum of \$600,000	No change

Inclusion of any Medical or Dental accounts underwritten with a New York situs is subject to approval by the New York Department of Financial Services.