



Compensation Schedule - Supplemental Health Products

Effective October 1, 2019

This Compensation Schedule amends the Enterprise Producer Agreement to include Supplement Health Products compensation effective October 1, 2019 and shall apply to all new and replacement¹ Supplemental Health products for policies effective on or after the effective date of this Compensation Schedule.

The Supplemental Health products are stand-alone products and do not coordinate with other Health products, including Medicare Advantage. The plans include coverages that are not typically included in Medical plans. These plans are NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate.

PRODUCT TYPE	Compensation Rate (Year 1+)
Supplemental Dental Products: BlueCare Dental Classic Standard BlueCare Dental Classic Premier	15%
Supplemental Vision * Standard Premier	15%
Supplemental Dental Products BlueCare Dental Basic	10%
Supplemental Vision * Basic	10%

All compensation for Supplemental Health product lines is based on the initial base premium² on the policy. If a policy change results in a coverage premium that is less than the initial base premium, then compensation will be paid on the lesser amount. If a policy change results in a coverage premium that is more than the initial base premium, then compensation will continue to be paid on the lesser amount.

*If a dependent change results in a coverage premium that is more than the initial base premium, then compensation will be paid on the greater amount. If a dependent change results in a reduction of coverage premium, then compensation will be paid on the lesser amount. Adjustments will occur the month subsequent to the change.

¹Replacement and producer of record change rules will follow the current processes outlined within the respective compensation schedules for each line of business

²Base premium is defined as initial premium excluding any surcharges

NOTE: It is the Producer’s responsibility to ensure the accuracy of each monthly compensation statement. Blue Cross and Blue Shield of Texas limits compensation adjustments for all Supplement Health business to twelve (12) months for non-payment or under-payment of compensations.