

2025 Agency



Table of Contents

	Page
Individual Under 65 Products	
Armor Health Commission Schedule	2
Nebraska HeartlandBlue Commission Schedule	3
Individual Senior Products	
Medicare Supplement Commission Schedule	4
Medicare Advantage Commission Schedule	5
Medicare Prescription Drug Commission Schedule	6
Group Products	
BluePride Commission and Bonus Schedule	7
BlueFreedom Commission and Bonus Schedule	10
PremierBlue Commission and Bonus Schedule	13
Level Funding (ASO) Commission and Bonus Schedule	16
Standard Self-Insured (ASO) Commission and Bonus Schedule	19
ASO Block Pricing Commission and Bonus Schedule	21



Armor Health Commission Schedule

Armor Health

Effective Jan. 1, 2025, the following commission schedule applies to new and re-enrolling business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual medical member counts per member per month (PMPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by Blue Cross and Blue Shield of Nebraska (BCBSNE).

Armor Health Policy	
Contract Type	PMPM
New or Renewal	\$20.00

Individual DentalEssentials Commissions

Effective Jan. 1, 2025, the following commission schedule applies to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual dental contracts (PCPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by BCBSNE.

DentalEssentials		
Contract Type	PCPM	
New or Renewal	\$3.00	



Nebraska HeartlandBlue Commission Schedule

Nebraska HeartlandBlue

Effective Jan. 1, 2025, the following commission schedule applies to new and renewing business. Total monthly commissions will be calculated by multiplying the commission rate in the following schedule by the number of individual medical member counts per member per month (PMPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by BCBSNE.

Nebraska HeartlandBlue ACA		
Contract Type	PMPM	
New or Renewal	\$20.00	

Individual DentalEssentials Commissions

Effective Jan. 1, 2025, the following commission schedule applies to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual dental contracts (PCPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by BCBSNE.

DentalEssentials	
Contract Type	PCPM
New or Renewal	\$3.00



Individual Medicare Supplement Product Commission Schedule

Medicare Supplement

Effective Jan. 1, 2025, the following commission schedule applies to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual medical contracts (PCPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by BCBSNE.

Medicare Supplement Plans				
	Eligible Years – Rate PCPM			
If Policy is	0 to 6	7 to 10	11+	Med Sup Disability
Effective prior to Jan. 1, 2019 - All Plans	\$11.00	\$11.00	\$5.50	\$0.00
Effective Jan. 1, 2019, through Dec. 31, 2019 - All Plans	\$20.00	\$4.00	\$0.00	\$0.00
Effective after Jan. 1, 2020 - Plans A, B, C, F, G	\$20.00	\$4.00	\$0.00	\$0.00
Effective after Jan. 1, 2020 - Plans L, N	\$15.00	\$4.00	\$0.00	\$0.00

Individual DentalEssentials Commissions

Effective Jan. 1, 2025, the following commission schedule applies to new and renewing business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of individual dental contracts (PCPM) on the last business day of the month. Commission payments are paid once the full premium payment has been received and reconciled by BCBSNE.

Dental Essentials		
Contract Type	PCPM	
New or Renewal	\$3.00	



Individual MedicareBlueSM Rx Prescription Drug **Commission Schedule**

Effective Jan. 1, 2025, the following commission schedule applies to individual MedicareBlueSM Rx Prescription Drug business. Commissions are calculated based on the table below.

Type of Policy Issued	First Year*	Renewal*
MedicareBlue Rx Prescription Drug	\$109	\$55

*Commission amounts are paid monthly according to the following:

- First-year commission monthly amount will be calculated by dividing the annual amount by the number of months the policy is effective during the first year.
- Renewal commission monthly amount will be calculated by dividing the annual amount by 12 and then paid for the number of months the policy is effective during the year.

Please note: the Centers for Medicare & Medicaid Services (CMS) will make determinations as to what is deemed new business and/or renewal commissionable business. All such determinations of Medicare Advantage products are made solely by CMS. CMS requires agents to maintain continuous annual Medicare certification to receive commission for Medicare Advantage sales. Therefore, any lapse in Medicare certification will result in discontinuance of commission payments.



Individual Medicare Advantage Commission Schedule

Effective Jan. 1, 2025, the following commission schedule applies to individual Medicare Advantage business. Commissions are calculated based on the table below and paid in the first month a policy becomes effective. In the event a policy is canceled, or a rapid disenrollment occurs, any unearned commissions will be recouped against future commission payments. If BCBSNE is not able to recoup against future commissions, the balance will be due by the agency within 90 days of notification.

Type of Policy Issued	Annual First Year	Annual Renewal
Medicare Advantage	\$626	\$313

Please note: CMS will make determinations as to what is deemed new business and/or renewal commissionable business. All such sales determinations of Medicare Advantage products will be made solely by CMS. CMS requires agents to maintain continuous annual Medicare certification to receive commission for Medicare Advantage sales. Therefore, any lapse in Medicare certification will result in discontinuance of commission payments.



BluePride Commission and Bonus Schedule

BluePride Medical Commissions

(3 to 50 enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to BluePride business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE. Any BluePride group that exceeds 50 total employees at renewal will be moved to the BlueFreedom product and commission schedule.

Enrolled Contracts	Per Contract Per Month
0 to 2	\$0.00
3 to 5	\$8.00
6 to 50	\$38.00
51 to 100	\$36.00

The group Medicare Supplement standard commission rate for non-experience-rated groups will be \$5.00 PCPM and must have a minimum of 20 enrolled contracts.

SignatureBlue Dental Commissions

(3 to 50 enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled	Per Contract Per
Contracts	Month
3+	\$5.00

Small Group Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY)
85%	\$32.50
86%	\$35.50
87%	\$38.50
88%	\$41.50
89%	\$44.50
90%	\$47.50
91%	\$50.50
92%	\$53.50
93%	\$56.50
94%	\$59.50
95%	\$62.50
96%	\$65.50
97%	\$68.50
98%	\$71.50

Example Bonus Calculation						
	Net Growth Percentage Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY	
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025	
Renewal Groups	500	-100	400			
New Business			50			
Members in						
Force	500	-100	450	90%	\$ 47.50	
	Renewal Bonus Payout Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout	
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025	
Renewal Members in Force	500	-100	400	\$ 47.50	\$ 19,000.00	

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.



BlueFreedom Commission and Bonus Schedule

BlueFreedom Medical Commissions

(51 to 150 enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to BlueFreedom business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE. Any BlueFreedom group that exceeds 150 eligible employees at renewal will be moved to the PremierBlue product and commission schedule.

Enrolled Contracts	Per Contract Per Month
0 to 2	\$0.00
3 to 5	\$8.00
6 to 50	\$38.00
51 to 100	\$36.00
101 to 250	\$34.00

The group Medicare Supplement standard commission rate for non-experience-rated groups will be \$5.00 PCPM and must have a minimum of 20 enrolled contracts.

SignatureBlue Dental Commissions

(51 to 150 enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled	Per Contract Per
Contracts	Month
3+	\$5.00

Small Group Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY)
85%	\$32.50
86%	\$35.50
87%	\$38.50
88%	\$41.50
89%	\$44.50
90%	\$47.50
91%	\$50.50
92%	\$53.50
93%	\$56.50
94%	\$59.50
95%	\$62.50
96%	\$65.50
97%	\$68.50
98%	\$71.50

Example Bonus Calculation					
	Net Grov	vth Percenta	age Calculation	1	
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Groups	500	-100	400		
New Business			50		
Members in Force	500	-100	450	90%	\$ 47.50
Renewal Bonus Payout Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Members in Force	500	-100	400	\$ 47.50	\$ 19,000.00

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year's enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.



PremierBlue Commission and Bonus Schedule

PremierBlue Medical Commissions

(151+ enrolled contracts)

Effective Jan.1, 2025, the following commission schedule will apply to PremierBlue business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month.

In the event the commission schedule below is not agreeable, you must complete a Single Case Commission Agreement. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
0 to 5	\$0.00
6 to 100	\$40.00
101 to 250	\$30.00
251 to 500	\$20.00
501+	\$6.00

The group Medicare Supplement standard commission rate for non-experience-rated groups will be \$5.00 PCPM and must have a minimum of 20 enrolled contracts. Experience-rated groups require a Single Case Commission Agreement.

Association Health Plans are subject to the standard commission table above or a single-case commission agreement.

SignatureBlue Dental Commissions

(151+ enrolled contracts)

Effective Jan.1, 2025, the following commission schedule will apply to Signature Blue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once full premium payment has been received and reconciled by BCBSNE.

Enrolled	Per Contract Per
Contracts	Month
3+	\$5.00

In the event the commission schedule above is not agreeable, you must complete a Single Case Commission Agreement.

PremierBlue Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY)
85%	\$32.50
86%	\$35.50
87%	\$38.50
88%	\$41.50
89%	\$44.50
90%	\$47.50
91%	\$50.50
92%	\$53.50
93%	\$56.50
94%	\$59.50
95%	\$62.50
96%	\$65.50
97%	\$68.50
98%	\$71.50

Example Bonus Calculation						
	Net Gro	wth Percenta	age Calculation	1		
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY	
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025	
Renewal Groups	500	-100	400			
New Business			50			
Members in Force	500	-100	450	90%	\$ 47.50	
	Renewal Bonus Payout Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout	
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025	
Renewal Members in Force	500	-100	400	\$ 47.50	\$ 19,000.00	

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year's enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.



Level Funding (ASO) Commission and **Bonus Schedule**

Level Funding (ASO) Medical Commissions

(5+ enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to Level Funding (ASO) business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group medical contracts on the last business day of the month. Commission payments will be made once the monthly invoiced payment has been received and reconciled by BCBSNE.

Enrolled Contracts	Per Contract Per Month
0 to 2	\$0.00
3 to 4	\$8.00
5 to 50	\$38.00
51 to 100	\$36.00
101 to 250	\$34.00

SignatureBlue Dental Commissions

(5+ enrolled contracts)

Effective Jan. 1, 2025, the following commission schedule will apply to SignatureBlue dental business. Total monthly commission will be calculated by multiplying the commission rate in the following schedule by the number of group dental contracts on the last business day of the month. Commission payments will be made once the monthly invoiced payment has been received and reconciled by BCBSNE.

Enrolled	Per Contract Per
Contracts	Month
3+	\$5.00

Small Group Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY)
85%	\$32.50
86%	\$35.50
87%	\$38.50
88%	\$41.50
89%	\$44.50
90%	\$47.50
91%	\$50.50
92%	\$53.50
93%	\$56.50
94%	\$59.50
95%	\$62.50
96%	\$65.50
97%	\$68.50
98%	\$71.50

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Groups	500	-100	400		
New Business			50		
Members in					
Force	500	-100	450	90%	\$ 47.50
	Renewa	al Bonus Pay	yout Calculation	ı	
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Members in Force	500	-100	400	\$ 47.50	\$ 19,000.00

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year's enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.



Standard Self-Insured, Administrative Services Only (ASO) Commission and Bonus

Standard Self-Insured (ASO) Medical Commissions

Effective Jan. 1, 2025, Standard Self-Insured (ASO) business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

Association Health Plans will be paid in accordance with the associated administrative services agreement (ASA).

SignatureBlue Dental Commissions

Effective Jan. 1, 2025, Standard Self-Insured (ASO) business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

Standard Self-Insured (ASO) Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. If a group only has medical and carves out pharmacy benefits to a pharmacy manager (PBM) other than Prime Therapeutics, the group's renewal rate will be paid at a different renewal rate than a group with pharmacy benefits through Prime Therapeutics, as calculated in the table below. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY) with Pharmacy	Renewal Rate Per Member Per Year (PMPY) without Pharmacy	
95%	\$9.50	\$7.00	
96%	\$10.00	\$7.40	
97%	\$10.50	\$7.80	
98%	\$11.00	\$8.20	
99%	\$11.50	\$8.60	
100%	\$12.00	\$9.00	
101%	\$12.50	\$9.40	
102%	\$13.00	\$9.80	
103%	\$13.50	\$10.20	
104%	\$14.00	\$10.60	
105%	\$14.50	\$11.00	

Example Bonus Calculation							
Net Growth Percentage Calculation							
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY		
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025		
Renewal Groups	540	-100	400				
New Business			50				
Members in							
Force	540	-100	450	98%	\$ 11.00		
	Renewal Bonus Payout Calculation						
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout		
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025		
Renewal Members in		400	400	A 44.05			
Force	540	-100	400	\$ 11.00	\$ 4,400		

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year's enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.



ASO Block Pricing Medical Commissions

Effective Jan. 1, 2025, ASO Block Pricing business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

SignatureBlue Dental Commissions

Effective Jan. 1, 2025, ASO Block Pricing business will be paid in accordance with the associated administrative services agreement (ASA). Commission payments will be made one month in arrears.

ASO Block Pricing Medical Renewal Bonus

Effective Jan. 1, 2025, a renewal bonus may be earned monthly and will be determined at the group's renewal date. To qualify for the renewal bonus, you must have at least 500 enrolled contracts across all group lines (Small Group (BluePride, BlueFreedom, and Level Funding (ASO)), PremierBlue, Standard Self-Insured (ASO), and ASO Block Pricing), excluding sold contracts that are administered on an alternative platform (e.g., Highmark). This includes business written on a consultant fee arrangement. Any business acquisition that adds to an existing group will be counted in the membership totals. Likewise, any segment of a business sold will be counted against the membership totals.

The renewal bonus calculation rate will be based on your net growth percentage by renewal date. Net growth percentage is calculated by taking the total current members, minus any terminated members, plus any new members on that renewal date, divided by the total number of members in force on the prior calendar year effective date. This will determine your calculated net growth percentage. If the calculated percentage meets the minimum level below and the renewal guideline minimum is met, the payment will be determined by multiplying the current renewal members in force times the renewal rate in the following schedule. Determination of bonus eligibility and payment amount (if any) will be made at BCBSNE's sole discretion. All determinations made by BCBSNE will be final.

Net Growth %	Renewal Rate Per Member Per Year (PMPY)		
95%	\$9.50		
96%	\$10.00		
97%	\$10.50		
98%	\$11.00		
99%	\$11.50		
100%	\$12.00		
101%	\$12.50		
102%	\$13.00		
103%	\$13.50		
104%	\$14.00		
105%	\$14.50		

Example Bonus Calculation					
Net Growth Percentage Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Net Growth %	Renewal Rate PMPY
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Groups	540	-100	400		
New Business			50		
Members in					
Force	540	-100	450	98%	\$ 11.00
Renewal Bonus Payout Calculation					
	Starting Base Members	Terms on Groups in Force	Current Base Members	Renewal Rate PMPY	Renewal Bonus Payout
	Jan. 1, 2024		Jan. 1, 2025	Jan. 1, 2025	Jan. 1, 2025
Renewal Members in Force	540	-100	400	\$ 11.00	\$ 4,400

Agent of Record (AOR) changes: If an AOR change occurs during the renewal bonus period resulting in the removal of an agency's block of eligible business, the case will be removed from the prior year's enrollment count, unless the group cancels at the time of, or prior to, the AOR change. Cases acquired by the agency due to an AOR change during the renewal bonus period will be counted in both the beginning and ending bonus calculations.