

## Sales Reference Sheet

1. 2+ Enrolled in most states
2. **Always Composite Rated**
3. National Networks
  - a. Aetna Signature Administrators PPO ([www.Aetna.com/ASA](http://www.Aetna.com/ASA)) (EPO option Available)
  - b. Cigna PPO ([www.Cigna.com](http://www.Cigna.com)) (EPO option Available)
  - c. Cigna Open Access Plus ([www.Cigna.com](http://www.Cigna.com))
  - d. Cigna Local Plus ([www.Cigna.com](http://www.Cigna.com))
4. Core Value – Referenced Base Pricing (130% of Medicare outpatient/150% Inpatient)
5. Mayo Clinic is **ALWAYS** in-network regardless of network choice (except Local Plus)
6. **1099 Employees** can enroll if allowed by employer (any amount or entire group)
7. Start-up groups **are** allowed to enroll
8. No industry exclusions
9. **Free Medical Cobra Admin., Free Section 125 POP, Free Zywave 1094 & 1095 tool**
10. **PARTICIPATION REQUIREMENTS**
  - a. 50% of eligible regardless of waivers **OR** 75% after valid waivers
11. Carve-Outs Allowed
  - a. Management only
  - b. Owner only
  - c. EE Only / EC Only
  - d. Geographic location
  - e. Occupation
  - f. Set FT hours of eligibility between 20-40 per week
12. Multi State Groups
  - a. All locations pay the same composite rates
  - b. **Choice** of state to domicile if majority reside outside headquarter state
13. HSA & HRA plans available, can also be paired with GAP insurance plans
14. Offer multiple plan choices based on enrolling employee count
  - a. 3-15 Enrolling (2 plans)
  - b. 16-24 Enrolling (3 plans)
  - c. 25+ Enrolling (4 plans)
15. Husband/Wife groups allowed
  - a. Must have a 3<sup>rd</sup> employee on payroll not enrolling either FT waiving, PT or 1099
16. Teledoc & Vitality Wellness available for \$5 PEPM (Each)

<b>Commission Table</b>		
	<u>PPO Network</u>	<u>Core Value</u>
(2-24 Enrolled)	7.0%	8.0%
(25-50 Enrolled)	6.0%	7.0%
(51+ Enrolled)	4.5%	5.5%

All Tiers Adjustable 0%-29%  
Commissions drop 1% at 1<sup>st</sup> renewal  
\*Commissions paid on total sold premium