

**SCHEDULE A**

**GENERAL PROVISIONS APPLICABLE TO  
COMPENSATION SCHEDULES TO BROKER CONTRACT  
FOR 2-99 GROUP BUSINESS (2-99 SUBSCRIBERS)**

**I. Definitions**

The following are definitions of a number of terms and phrases used in the Broker Contract and accompanying Schedules:

- A. **2-99 Group** – an Ohio Group of 2 to 99 Subscribers.
- B. **Advantage Sub-Broker** – any Advantage Broker who elects to work through an Elite Plus Broker. This definition does not include a Standard Broker.
- C. **Agent of Record (AOR)** – the Broker listed on the records of Company as the agent entitled to receive Compensation under a Broker Contract.
- D. **Book of Business** – total active Policies produced by Broker and its agents.
- E. **Broker Distribution Policy** – Policy addressing Broker Levels and other matters, as prepared by Company and amended by Company from time to time.
- F. **Broker Level** – the Elite, Elite Plus, Champion, Advantage, Champion Sub-Broker, Advantage Sub-Broker or Standard levels assigned to a Broker by the Company.
- G. **Cash Flow Override** – a per capita payment to Elite Plus Broker or Champion Sub-Broker on Advantage Sub-Broker or Standard Broker’s 2-99 Group Book of Business.
- H. **Champion Sub-Broker** – any Champion or Elite Broker who elects to work through an Elite Plus Broker. This definition does not include a Standard Broker.
- I. **Commission** – payment to Broker on Broker’s Book of Business based on either a graded or flat per capita amount as set forth in the Compensation Schedules.
- J. **Effective Date** – the date on which a Broker Level is effective, based on the results calculated as of the Measurement Date immediately preceding the Effective Date.
- K. **Group** – an Ohio employer or a member of an association, consortium, multiple employer trust or similar organization with which Company contracts.
- L. **Large Group** – an Ohio Group of 100 or more Subscribers.
- M. **Measurement Date** – the date on which a Broker’s 2-99 Group Book of Business is measured and a Broker Level is assigned as determined through the Broker Distribution Policy.
- N. **Renewal Date** – the annual date of renewal for each Group as set by the Company.
- O. **Standard Commission** – the per capita Commission rate payable to Broker as set forth in the following schedules.
- P. **Subscriber** – an enrolled employee or retiree.
- Q. **Wholesale Business** – Ohio Group business written by a Champion Sub-Broker, Advantage Sub-Broker or Standard Broker who works through an Elite Plus Broker. The term applies to all 2-99 group business written by a Champion Sub-Broker, Advantage Sub-Broker or Standard Broker who works through an Elite Plus Broker regardless of the original effective date of the group business.

**SCHEDULE B**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR 2-99 GROUP BUSINESS (2-99 SUBSCRIBERS)**

**ELITE LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule B and Schedule H-2 to the Broker contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

**A. Payment on a Per Capita Basis – General.** Commission payable on Broker’s 2-99 Group business shall be paid at a per capita Commission rate when premium is received by Company and appears on Company’s income file. For 2-99 fully insured Groups originally effective April 1, 2003 or later (“2-99 Group I Business”), Commission will be paid at the graded per capita rate set forth in Table 1 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable. For 2-99 fully insured Groups with original effective dates prior to April 1, 2003 (“2-99 Group II Business”), Commission will be paid on the flat per capita rate set forth in Table 2 beginning at the Group’s next Renewal Date on or after April 1, 2005.

(1) **2-99 Group I Business.** 2-99 Group I Business will be paid the graded per capita rate as follows:

**TABLE 1  
2-99 Group I Business Commission**

Rates Per Subscriber	Elite Level
First 4 Subscribers	\$26.00
Subscribers 5-19	\$26.00
Subscribers 20-50	\$17.00
Subscribers 51-99	\$17.00
Dental	\$ 3.50
Vision	\$ 0.40

**Example of 2-99 Group I Business with 80 Subscribers, 1 Month Commission**

	Quantity	Per Capita Rate	Commission
First 4 Subscribers	4@	\$26	\$ 104
Subscribers 5-19	15@	\$26	\$ 390
Subscribers 20-50	31@	\$17	\$ 527
Subscribers 51-99	30@	\$17	\$ 510
<b>Total</b>	80		\$1,531

(2) **2-99 Group II Business.** 2-99 Group II Business will be paid a flat per capita rate as follows:

**TABLE 2  
2-99 Group II Business Commission**

Health	Groups size 2-50 Groups size 51-99	\$26 per Subscriber \$17 per Subscriber
Dental		\$3.50 per Subscriber
Vision		Included in health rate above.

- (a) **Changes in Group Size.** If a Group increases in size from 2-50 Subscribers to 51-99 as determined by the Company, the per capita rate shall change at the Group's next Renewal Date. If a Group decreases in size from 51-99 Subscribers to 2-50 as determined by the Company, the per capita rate shall change at the Group's next Renewal Date.
- (3) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company's income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.
- B. Preferred Association Group Business.** Commission payable on Broker's 2-99 Preferred Association Group Business shall be paid as set forth in Part A, paragraphs 1, 2, and 3 above. Preferred Association Group Business includes the following associations:
- Columbus Area Chamber of Commerce
  - Northern Ohio Area of Chambers of Commerce "NOACC" (all member chambers)
  - Dayton Home Builders Association
  - Southern Ohio Chamber Alliance "SOCA"
  - Youngstown Chamber of Commerce
  - Home Builders Association/Building Industries Association of Southern Ohio

**SCHEDULE C**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR 2-99 GROUP BUSINESS (2-99 SUBSCRIBERS)**

**CHAMPION LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule C and Schedule H-2 to the Broker Contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

A. **Payment on a Per Capita Basis - General.** Commission payable on Broker’s 2-99 Group business shall be paid at a per capita Commission rate when premium is received by Company and appears on Company’s income file. For 2-99 fully insured Groups originally effective April 1, 2003 or later (“2-99 Group I Business”), Commission will be paid at the graded per capita rate set forth in Table 1 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable. For 2-99 fully insured Groups with original effective dates prior to April 1, 2003 (“2-99 Group II Business”), Commission will be paid on the flat per capita rate set forth in Table 2 beginning at the Group’s next Renewal Date on or after April 1, 2005.

(1) **2-99 Group I Business.** 2-99 Group I Business will be paid the graded per capita rate as follows:

**TABLE 1  
2-99 Group I Business Commission**

<b>Rates Per Subscriber</b>	<b>Champion Level</b>
First 4 Subscribers	\$24.00
Subscribers 5-19	\$24.00
Subscribers 20-50	\$15.00
Subscribers 51-99	\$15.00
Dental	\$ 3.50
Vision	\$ 0.40

**Example of 2-99 Group I Business with 80 Subscribers, 1 Month Commission**

	<b>Quantity</b>	<b>Per Capita Rate</b>	<b>Commission</b>
First 4 Subscribers	4@	\$24	\$ 96
Subscribers 5-19	15@	\$24	\$ 360
Subscribers 20-50	31@	\$15	\$ 465
Subscribers 51-99	30@	\$15	\$ 450
<b>Total</b>	80		\$1,371

(2) **2-99 Group II Business.** 2-99 Group II Business will be paid the flat per capita rate as follows:

**TABLE 2  
2-99 Group II Business Commission**

<b>Health</b>	Groups size 2-50 Groups size 51-99	\$24 per Subscriber \$15 per Subscriber
<b>Dental</b>		\$3.50 per Subscriber
<b>Vision</b>		Included in health rate above.

- (a) **Changes in Group Size.** If a Group increases in size from 2-50 Subscribers to 51-99 as determined by the Company, the per capita rate shall change at the Groups' next Renewal Date. If a Group decreases in size from 51-99 Subscribers to 2-50 as determined by the Company, the per capita rate shall change at the Groups' next Renewal Date
- (3) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company's income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.
- B. Preferred Association Group Business.** Commission payable on Brokers Preferred Association Group Business shall be paid as set forth in Part A, paragraphs 1, 2, and 3 above. Preferred Association Group Business includes the following associations:
- Columbus Area Chamber of Commerce
  - Northern Ohio Area Chambers of Commerce "NOACC" (all member chambers)
  - Dayton Home Builders Association
  - Southern Ohio Chamber Alliance "SOCA"
  - Youngstown Chamber of Commerce
  - Home Builders Association/Building Industries Association of Southern Ohio

**SCHEDULE D-1**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR 2-99 GROUP BUSINESS (2-99 SUBSCRIBERS)**

**ADVANTAGE LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule D-1 and Schedule H-2 to the Broker contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

- A. Payment on a Per Capita Basis - General.** Commission payable on Broker's 2-99 Group business shall be paid at a per capita Commission rate when premium is received by Company and appears on Company's income file. For 2-99 fully insured Groups originally effective April 1, 2003 or later ("2-99 Group I Business"), Commission will be paid at the graded per capita rate set forth in Table 1 beginning on the Group's original Effective Date or at the Group's next Renewal Date on or after April 1, 2005 whichever is applicable. For 2-99 fully insured Groups with original effective dates prior to April 1, 2003 ("2-99 Group II Business"), Commission will be paid on the flat per capita rate set forth in Table 2 beginning at the Group's next Renewal Date on or after April 1, 2005.

- (1) **2-99 Group I Business.** 2-99 Group I Business will be paid the graded per capita rate as follows:

**TABLE 1  
2-99 Group I Business Commission**

Rates Per Subscriber	Advantage Level
First 4 Subscribers	\$22.00
Subscribers 5-19	\$22.00
Subscribers 20-50	\$13.00
Subscribers 51-99	\$13.00
Dental	\$ 3.50
Vision	\$ 0.40

**Example of 2-99 Group I Business with 80 Subscribers, 1 Month Commission**

	Quantity	Per Capita Rate	Commission
First 4 Subscribers	4@	\$22	\$ 88
Subscribers 5-19	15@	\$22	\$ 330
Subscribers 20-50	31@	\$13	\$ 403
Subscribers 51-99	30@	\$13	\$ 390
<b>Total</b>	80		\$1,211

- (2) **2-99 Group II Business.** 2-99 Group II Business will be paid the flat per capita rate as follows:

**TABLE 2  
2-99 Group II Business Commission**

Health	Groups size 2-50 Groups size 51-99	\$22 per Subscriber \$13 per Subscriber
Dental		\$3.50 per Subscriber
Vision		Included in health rate above.

- (a) **Changes in Group Size.** If a Group increases in size from 2-50 Subscribers to 51-99 as determined by the Company, the per capita rate shall change at the Groups' next Renewal Date. If a Group decreases in size from 51-99 Subscribers to 2-50 as determined by the Company, the per capita rate shall change at the Groups' next Renewal Date.
- (3) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company's income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.
- B. Preferred Association Group Business.** Commission payable on Broker's Preferred Association Group Business shall be paid as set forth in Part A, paragraphs 1, 2 and 3 above. Preferred Ohio Association Group business includes the following associations:
- Columbus Area Chamber of Commerce
  - Northern Ohio Area Chambers of Commerce "NOACC" (all member chambers)
  - Dayton Home Builders Association
  - Southern Ohio Chamber Alliance "SOCA"
  - Youngstown Chamber of Commerce
  - Home Builders Association/Building Industries Association of Southern Ohio

**SCHEDULE D-2**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR 2-99 GROUP BUSINESS (2-99 SUBSCRIBERS)**

**STANDARD LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule D-2 and Schedule H-2 to the Broker Contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

- A. **General.** Effective July 1, 2004 all Standard Level Brokers will be required to work through an Elite Plus Broker. Commission payments due a Standard Broker may be paid directly to the Broker by Anthem, or at Anthem’s discretion, may be paid to the Elite Plus Broker for distribution to the Standard Broker.
- B. **Payment on a Per Capita Basis.** Commission payable on Broker’s 2-99 Group business shall be paid at a per capita Commission rate when premium is received by Company and appears on Company’s income file. For 2-99 fully insured Groups originally effective April 1, 2003 or later (“2-99 Group I Business”), Commission will be paid at the flat per capita rate set forth in Table 1 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable. For 2-99 fully insured Groups with original effective dates prior to April 1, 2003 (“2-99 Group II Business”), Commission will be paid on the flat per capita rate set forth in Table 2 beginning at the Group’s next Renewal Date on or after April 1, 2005.

- (1) **2-99 Group I Business.** 2-99 Group I Business will be paid the per capita rate as follows:

**TABLE 1  
2-99 Group I Business Commission**

	<b>Standard Level</b>
Health	\$13.00 per Subscriber
Dental	\$ 3.50 per Subscriber
Vision	\$ 0.40 per Subscriber

- (2) **2-99 Group II Business.** 2-99 Group II Business will be paid the flat per capita rate as follows:

**TABLE 2  
2-99 Group II Business Commission**

Health	Groups size 2-50 Groups size 51-99	\$13 per Subscriber \$13 per Subscriber
Dental		\$3.50 per Subscriber
Vision		Included in health rate above.

C. **Preferred Association Group Business.** Commission payable on Broker's Preferred Association Group Business shall be paid as set forth in Part B, paragraphs 1 and 2 above. Preferred Ohio Association Group Business includes the following associations:

- Columbus Area Chamber of Commerce
- Northern Ohio Area Chambers of Commerce "NOACC" (all member chambers)
- Dayton Home Builders Association
- Southern Ohio Chamber Alliance "SOCA"
- Youngstown Chamber of Commerce
- Home Builders Association/Building Industries Association of Southern Ohio

**SCHEDULE D-3**

**GROUP BUSINESS (2-99 SUBSCRIBERS)**

**ADVANTAGE SUB-BROKER LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule D-3 to the Broker Contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

**A. General.** Commission payments due an Advantage Sub-Broker may be paid directly to the Advantage Sub-Broker by Anthem, or at Anthem’s discretion, may be paid to the Elite Plus Broker for distribution to the Advantage Sub-Broker.

**B. 2-99 Advantage Sub-Broker Business.**

- (1) **2-99 Group Wholesale Business.** Commission shall be paid on Advantage Sub-Broker’s Wholesale Business with original effective dates on or after July 1, 2004 (“2-99 Group Wholesale Business”) at the graded per capita rate set forth in Table 1 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable.

**TABLE 1  
2-99 Group Wholesale Business Commission**

<b>Rates Per Subscriber</b>	<b>Advantage Sub-Broker Level</b>
First 4 Subscribers	\$19.00
Subscribers 5-19	\$19.00
Subscribers 20-50	\$13.00
Subscribers 51-99	\$13.00
Dental	\$ 3.50
Vision	\$ 0.40

- (2) **Preferred Association Group Wholesale Business.** Commission payable on Broker’s Preferred Association Group Wholesale Business shall be paid as set forth in Part B, paragraphs 1 above. Preferred Ohio Association Group Business includes the following associations:

- Columbus Area Chamber of Commerce
- Northern Ohio Area Chambers of Commerce “NOACC” (all member chambers)
- Dayton Home Builders Association
- Southern Ohio Chamber Alliance “SOCA”
- Youngstown Chamber of Commerce
- Home Builders Association/Building Industries Association of Southern Ohio

- (3) **2-99 Group Wholesale Association Business.** Commission shall be paid on Advantage Sub-Broker's Group Wholesale Association Business with original effective dates on or after July 1, 2004 ("2-99 Group Wholesale Association Business") at the graded per capita rate set forth in Table 2 beginning on the Group's original Effective Date or at the Group's next Renewal Date on or after April 1, 2005 whichever is applicable.

TABLE 2  
2-99 Wholesale Association Business Commission

Rates Per Subscriber	Advantage Sub-Broker Level
First 4 Subscribers	\$19.00
Subscribers 5-19	\$19.00
Subscribers 20-50	\$13.00
Subscribers 51-99	\$13.00
Dental	\$ 3.50
Vision	\$ 0.40

- (4) **2-99 Central Ohio Chamber of Commerce Wholesale Business.** Commission shall be paid on Advantage Sub-Broker's Central Ohio Chamber of Commerce Wholesale Business with original effective dates on or after July 1, 2004 ("2-99 COCC Wholesale Business") at the graded per capita rate set forth in Table 3 beginning on the Group's original Effective Date or the Group's next Renewal Date on or after April 1, 2005 whichever is applicable.

TABLE 3  
COCC Wholesale Business Commission

Rates Per Subscriber	Advantage Sub-Broker Level
First 4 Subscribers	\$17.80
Subscribers 5-19	\$17.80
Subscribers 20-50	\$10.40
Subscribers 51-99	\$10.40
Dental	\$ 2.80
Vision	\$ 0.40

- (5) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company's income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.
- C. **Existing Advantage Sub-Broker Business.** Commissions shall be paid on Advantage Sub-Broker's fully-insured 2-99 Group business and Preferred Association Group Business with original effective dates prior to the effective date of the relationship with the Elite Plus Broker or July 1, 2004, whichever is later, according to provisions contained in Schedule D-1 (Advantage Level Brokers). Commission shall be paid on Advantage Sub-Broker's Association Business with original effective dates prior the effective date of the relationship with the Elite Plus Broker or July 1, 2004, whichever is later, at the Advantage Level of compensation contained in Schedules H-1.

**SCHEDULE D-4  
GROUP BUSINESS (2-99 SUBSCRIBERS)  
CHAMPION SUB-BROKER LEVEL BROKERS**

This Compensation Schedule to the Broker Contract shall be effective as of July 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**II. Commission**

- A. **General.** Commission payments due a Champion Sub-Broker may be paid directly to the Champion Sub-Broker by Anthem, or at Anthem’s discretion, may be paid to the Elite Plus Broker for distribution to the Champion Sub-Broker.
- B. **2-99 Champion Sub-Broker Business.**
- (2) **2-99 Group Wholesale Business.** Commission shall be paid on Champion Sub-Broker’s Wholesale Business with original effective dates on or after July 1, 2004 (“2-99 Group Wholesale Business”) at the graded per capita rate set forth in Table 1 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after July 1, 2005, whichever is applicable.

**TABLE 1**  
2-99 Group Wholesale Business Commission

Rates Per Subscriber	Champion Sub-Broker Level
First 4 Subscribers	\$22
Subscribers 5-19	\$22
Subscribers 20-50	\$13
Subscribers 51-99	\$13
Dental	\$3.50
Vision	\$0.40

- (2) **Preferred Association Group Wholesale Business.** Commission payable on Broker’s Preferred Association Group Wholesale Business shall be paid as set forth in Part B, paragraphs 1 above. Preferred Ohio Association Group Business includes the following associations:
- Columbus Area Chamber of Commerce
  - Northern Ohio Area Chambers of Commerce “NOACC” (all member chambers)
  - Dayton Home Builders Association
  - Southern Ohio Chamber Alliance “SOCA”
  - Youngstown Chamber of Commerce
  - Home Builders Association/Building Industries Association of Southern Ohio
- (3) **2-99 Group Wholesale Association Business.** Commission shall be paid on Champion Sub-Broker’s Group Wholesale Association Business with original effective dates on or after July 1, 2004 (“2-99 Group Wholesale Association Business”) at the graded per capita rate set forth in Table 2 beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after July 1, 2005 whichever is applicable.

**TABLE 2**  
2-99 Wholesale Association Business Commission

Rates Per Subscriber	Champion Sub-Broker Level
First 4 Subscribers	\$22
Subscribers 5-19	\$22
Subscribers 20-50	\$13
Subscribers 51-99	\$13
Dental	\$3.50
Vision	\$0.40

- (4) **2-99 Central Ohio Chamber of Commerce Wholesale Business.** Commission shall be paid on Champion Sub-Broker's Central Ohio Chamber of Commerce Wholesale Business with original effective dates on or after July 1, 2004 ("2-99 COCC Wholesale Business") at the graded per capita rate set forth in Table 3 beginning on the Group's original Effective Date or the Group's next Renewal Date on or after July 1, 2005 whichever is applicable.

**TABLE 3**  
COCC Wholesale Business Commission

Rates Per Subscriber	Champion Sub-Broker Level
First 4 Subscribers	\$17.80
Subscribers 5-19	\$17.80
Subscribers 20-50	\$10.40
Subscribers 51-99	\$10.40
Dental	\$2.80
Vision	\$0.40

- (5) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company's income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.
- C. **Existing Champion Sub-Broker Business.** Commissions shall be paid on Champion Sub-Broker's fully-insured 2-99 Group business and Preferred Association Group Business with original effective dates prior to the effective date of the relationship with the Elite Plus Broker or July 1, 2004, whichever is later, according to provisions contained in Schedule C (Champion Level Brokers). Commission shall be paid on Champion Sub-Broker's Association Business with original effective dates prior the effective date of the relationship with the Elite Plus Broker or July 1, 2004, whichever is later, at the Champion Level of compensation contained in Schedules H-1.

**SCHEDULE E**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR LARGE GROUP BUSINESS (100 OR MORE SUBSCRIBERS)**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and restate Schedule E to the Broker contract. Association Group Policies with 100 or more Subscribers will be paid pursuant to this Schedule unless a Single Case Agreement is issued by Anthem. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract.

**I. Commission**

- A. **Payment on a Per Capita Basis – General.** Commission payable on Broker’s fully insured Large Group business shall be paid at the Standard Commission rate when premium is received by Company and appears on Company’s income file. For fully insured Large Groups originally effective April 1, 2005 or later (“Large Group Business I”) , Commission will be paid at a flat per capita rate with the first month’s premium as set forth in Table 1, below. For fully insured Large Groups originally effective April 1, 2003 through March 31, 2005, (“Large Group Business II”), Commission will be paid at the flat per capita rate as set forth in Table 2, below. For fully insured Large Groups with original effective dates prior to April 1, 2003, (“Large Group Business III”), Commission will be paid at the flat per capita rate.

- (1) **Large Group Business I.** Large Group Business I will be paid a flat per capita rate as follows:

**TABLE 1  
Large Group Business I Commission Rates**

Group Size	Health	Dental
Groups with 100-249 Subscribers	\$15 per Subscriber	\$2.50 per Subscriber
Groups with 250-499 Subscribers	\$13 per Subscriber	\$2.50 per Subscriber
Groups with 500-999 Subscribers	\$10 per Subscriber	\$1.75 per Subscriber
Groups with 1000-1499 Subscribers	\$ 8 per Subscriber	\$1.00 per Subscriber
Groups with 1500+ Subscribers	\$ 6 per Subscriber	\$0.50 per Subscriber
ASO (regardless of Group Size)	\$ 5 per Subscriber plus per subscriber equivalent of 15% of Anthem Stop Loss Premium	\$0.25 per Subscriber

- (2) **Large Group Business II.** Large Group Business II will be paid at a flat per capita rate as follows:

**TABLE 2  
Large Group Business II Commission Rates**

Group Size	Health	Dental
Groups with 100-249 Subscribers	\$11 per Subscriber	\$2.50 per Subscriber
Groups with 250-499 Subscribers	\$ 9 per Subscriber	\$1.75 per Subscriber
Groups with 500+ Subscribers	Single Case Agreement	Single Case Agreement

- (3) **Large Group Business III.** Large Group Business III will be paid at the monthly flat per capita rate for health subscribers as provided to Broker in a separate letter. The monthly flat per capita rate for Large Group Business III dental subscribers only is set forth in Table 2 above.

- (4) **Changes in Group Size.** If a Group increases or decreases in Group size as determined by the Company, the per capita rate shall change at the Group’s next Renewal Date.

- B. Non-Standard Commission.** Commission rates payable on Broker's Large Group Business which deviates from the Commission rates in Tables 1 and 2 above ("Non-Standard Commission") will not be paid unless Broker and Company execute a Single Case Agreement documenting the Non-Standard Commission rate. Wherever the Commission rate exceeds the Commission rates in Tables 1 or 2, above, the Single Case Agreement must be executed by Broker, Company and an authorized Group representative. Any Single Case Agreement executed pursuant to this Part B shall become part of the Broker Contract. In the absence of a properly executed Single Case Agreement, compensation will be paid pursuant to the applicable Table above.
- C. Commission Paid Pursuant to Existing Single Case Agreements.** Commission rates established pursuant to Single Case Agreements executed prior to April 1, 2005 for fully insured large groups shall not change unless a new Single Case Agreement is executed and approved in the manner set forth in Part B, above.

**SCHEDULE F**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR NATIONAL BUSINESS**

Any Compensation payable on a Group within the National Group Business Segment must be individually negotiated between the Broker and the National Group Business Segment in advance of the date that Commissions begin to accrue. The terms and conditions of the Commission arrangement shall be reflected by a Single Case Agreement signed by both parties. Upon execution by both parties, the Single Case Agreement shall become a part of the Broker Contract. In the absence of a Single Case Agreement, no Compensation shall be payable on Groups within the National Group Business Segment.

The information contained in this Commission Scale is part of the Broker Contract and is subject to change under the terms of that contract.

**SCHEDULE G**

**AGENT OF RECORD PROVISIONS**

**I. Agent of Record Letters.**

A. All Agent of Record Letters for group insurance must be in the following format in order to be honored by Company:

- (1) The letter must be typed and dated on the Group's letterhead stationery.
- (2) The letter must specify the Broker to whom Compensation is to be paid.
- (3) The contents of the letter must be substantially as follows:

“Dear Anthem:

*[New Agent's Name]* is authorized as my Agent of Record for my Group Health Benefits. This designation supersedes any other designation and terminates Commission and other compensation payments to my prior Agent of Record, if any.

I understand that compensation (if any) will now be paid to my new Agent of Record.

*[(Signature of Head of Firm or Officer of Group)]”*

- (4) The letter must be signed by the Head of Firm or an Officer of the Group.
- (5) Any letters regarding changes to Agent of Record must be sent directly from the Group to Company's Sales Compensation Department at the following address:

Anthem Blue Cross and Blue Shield  
Sales Compensation Department  
P.O. Box 6125  
Indianapolis, IN 46206-6125

B. Agent of Record letters, which request retroactive effective dates, will not be accommodated.

C. Upon Company's receipt of an Agent of Record Letter that satisfies these requirements, payment of Compensation, where appropriate, will begin in accordance with the following:

- (1) For all 2-99 Groups and for Large Groups where Compensation is currently being paid by Company, payment of Compensation will begin with the premium paid for the first full month which is at least 30 days after Company's receipt of an Agent of Record Letter, provided that the designation of such Agent of Record has not been rescinded within the 15-day period following Company's receipt of such Agent of Record Letter. The calculation of the 30-day period shall be based upon an assumption of 30-day months. For example, if Company receives an Agent of Record letter on April 14, compensation will be paid to the new Agent of Record beginning June 1.
- (2) For Large Groups where Compensation is not currently being paid by Company, payment of Compensation will begin on the Group's first anniversary date which follows Company's receipt of the Agent of Record Letter.
- (3) In the event an Agent of Record Letter is received by Company which names no agent, Company shall cease payment of Compensation that was being paid under a prior Agent of Record Letter for such Group, effective upon the date Company receives the Agent of Record Letter naming no agent.

D. While the existence of an Agent of Record Letter is a prerequisite to any payment obligation of Company, the fact that the Broker has obtained an Agent of Record Letter from a Group does not, in and of itself, obligate Company to pay Compensation. Rather, Company reserves the right to refuse to recognize an Agent of Record Letter from anyone at any time.

**II. Former Anthem Employees.**

In the event that any employee of the Company leaves employment with Company, voluntarily or involuntarily, Company will not recognize, for a period of at least one year from the date the employment with Company terminated, that employee or the Broker for which that former employee becomes associated, or any principal of such firm, as an Agent of Record for any Group assigned to the employee while employed at Company. Nothing in this paragraph II shall change Company's right, as set forth in this Agreement, to refuse to recognize an Agent of Record Letter from anyone for any reason.

The information contained in this Schedule is a part of the Broker Contract and is subject to change under the terms of that contract.

**SCHEDULE H-1**

**COMPENSATION SCHEDULE TO BROKER CONTRACT  
FOR ASSOCIATION GROUP BUSINESS (2-99)**

This Compensation Schedule to the Broker Contract shall be effective as of April 1, 2005. This Compensation Schedule shall amend and supersede any prior Compensation Schedules issued to Broker by Anthem and shall supersede and replace Schedule H-1 to the Broker Contract. The information contained in this Schedule is part of the Broker Contract and is subject to change under the terms of that contract. This Schedule applies only to Association Group Business with 2-99 Subscribers and is a limited modification to certain terms and provisions of other Schedules applicable to Broker. Except to the extent specifically modified herein, the provisions of the other Schedules applicable to Broker shall apply.

**I. Commission**

A. **Payment on a Per Capita Basis — General.** Commission payable on Broker’s 2-99 Group Association business shall be paid at a per capita Commission rate when premium is received by Company and appears on Company’s income file.

(1) (a) **2-99 Association I Business.** For 2-99 fully insured Groups originally effective April 1, 2003 or later (“2-99 Association I Business”), Commission will be paid at the graded per capita rate set forth in Table 1 below beginning on the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable.

**TABLE 1  
2-99 Association I Business Commission**

	<b>First 1-4 Subscribers</b>	<b>Next 5-19 Subscribers</b>	<b>Next 20-50 Subscribers</b>	<b>Next 51-99 Subscribers</b>
Elite	\$24.00	\$24.00	\$15.00	\$15.00
Champion	\$22.00	\$22.00	\$13.00	\$13.00
Advantage	\$20.00	\$20.00	\$11.00	\$11.00
Standard	\$13.00	\$13.00	\$13.00	\$13.00
Dental	\$ 3.50	\$ 3.50	\$ 3.50	\$ 3.50
Vision	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40

Sample Calculation of 2-99 Association I Business with 80 Subscribers, 1-Month Commission

	<b>Quantity</b>	<b>Elite Per Capita Rate</b>	<b>Commission</b>
First 4 Subscribers	4@	\$24	\$ 96
Subscribers 5-19	15@	\$24	\$ 360
Subscribers 20-50	31@	\$15	\$ 465
Subscribers 51-99	30@	\$15	\$ 450
<b>Total</b>	<b>80</b>		<b>\$1,371</b>

- (b) **Central Ohio Chambers of Commerce Association I Business.** For 2-99 fully insured groups written through Central Ohio Chambers of Commerce on or after April 1, 2003 (“Central Ohio Chambers of Commerce Association I Business”), Commission shall be paid at the graded per capita rate set forth in Table 2 below beginning with the Group’s original Effective Date or at the Group’s next Renewal Date on or after April 1, 2005 whichever is applicable.

**TABLE 2**  
Central Ohio Chambers of Commerce  
Association I Business

	First 1-4 Subscribers	Next 5-19 Subscribers	Next 20-50 Subscribers	Next 51-99 Subscribers
Elite	\$21.80	\$21.80	\$14.40	\$14.40
Champion	\$19.80	\$19.80	\$12.40	\$12.40
Advantage	\$17.80	\$17.80	\$10.40	\$10.40
Standard	\$10.60	\$10.60	\$10.60	\$10.60
Dental	\$ 2.80	\$ 2.80	\$ 2.80	\$ 2.80
Vision	\$ 0.40	\$ 0.40	\$ 0.40	\$ 0.40

- (2) **2-99 Association II Business.** For 2-99 fully insured groups originally effective prior to April 1, 2003, (“2-99 Association II Business”), Commission shall be paid at the flat per capita rate set forth in Table 3 below beginning on the Group’s next Renewal Date on or after April 1, 2005.

- (a) The flat per capita scale is as follows:

**TABLE 3**  
2- 99 Association II Business Commission

	2-50 Association II Business	51-99 Association II Business
Elite	\$24.00	\$15.00
Champion	\$22.00	\$13.00
Advantage	\$20.00	\$11.00
Standard	\$13.00	\$13.00
Dental	\$ 3.50	\$ 3.50
Vision	N/A	N/A

- (b) **Central Ohio Chambers of Commerce Association II Business.** For 2-99 fully insured Groups written through the Central Ohio Chambers of Commerce with original effective dates prior to April 1, 2003, (“Central Ohio Chambers of Commerce Association II Business”), Commission shall be paid at the flat per capita rate set forth in Table 4 below beginning at the Group’s next Renewal Date on or after April 1, 2005.

TABLE 4  
Central Ohio Chambers of Commerce  
Association II Business Commission

	2-50 Central Ohio Chambers of Commerce Association II Business	51-99 Central Ohio Chambers of Commerce Association II Business
Elite	\$21.80	\$14.40
Champion	\$19.80	\$12.40
Advantage	\$17.80	\$10.40
Standard	\$10.60	\$10.60
Dental	\$ 2.80	\$ 2.80
Vision	N/A	N/A

- (c) **Changes in Group Size.** If a Group increases in size from 2-50 Subscribers to 51-99 as determined by the Company, the per capita rate shall change at the Groups’ next Renewal Date. If a Group decreases in size from 51-99 Subscribers to 2-50 as determined by the Company, the per capita rate shall change at the Groups’ next Renewal Date.
- (3) **Partial Premium Payment.** When Company receives a partial premium payment from a Group and the partial premium payment appears on Company’s income file, then the number of Subscribers for the Group is prorated for the purpose of Commission calculation. If multiple partial payments are made for the same premium due date, then the Commission is recalculated so that the appropriate total Commission is paid for the combined premium received. Commission shall be calculated to reflect the actual number of Subscribers for which premium was paid and processed through Company's income system for a given premium due date.