

Medicare Group Commissions¹

Effective January 1, 2011



Product	Annual commission per application ²			Payment frequency ³
	New application		Renewal application	
	Small group community	Community/Experience	All sizes	
Personal Choice 65 SM , Keystone 65 (with or without drug)	\$210	\$240	\$84	Monthly
MediGapSecurity	\$168		\$84	
Security 65 ^{®4}	n/a			
65 Special ⁵	\$168			
Select Option [®] PDP	\$60		\$21	

¹ Applies to fully-insured business.

² Payable on commission-eligible groups.

³ Annual commission prorated and paid monthly

⁴ No new Security 65 enrollments permitted beginning 6/1/10.

⁵ Payable for new enrollees in existing 65 Special groups only. IBC stopped accepting new enrollments in 65 Special from fully insured customers beginning on 10/1/10 through 9/30/11, depending on the group's anniversary date.