



# Fixed Funding Solutions

## Broker and Employer Incentives for Small Groups (5 – 50 Employees)

### Broker commission

Broker compensation of \$40 per employee per month (PEPM) is included in the total amount as part of the administrative fees and is not included in the stop loss premium.

### Broker bonus

Brokers will receive a bonus of \$100 per employee initially enrolled in a new small group Fixed Funding Solutions (FFS).

### Employer implementation credits

Employers will receive an invoice credit of \$100 based on the number of employees initially enrolled in a new FFS group.

### Surplus guarantee

First year renewing employers will receive a guaranteed minimum surplus amount based on the number of employees enrolled in a FFS product at the end of the plan year:

10 – 14 enrolled employees = \$1,500 minimum surplus

15 – 24 enrolled employees = \$2,000 minimum surplus

25 – 50 enrolled employees = \$5,000 minimum surplus

Example: A 25-life group ends the policy year with a \$2,000 surplus. After renewing, this group would receive a surplus payment of \$5,000 (\$2,000 plus an additional \$3,000)

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