



Harvard Pilgrim  
Health Care

a Point32Health company

# 2026 Broker Compensation Program

Massachusetts



Being a strategic partner to our brokers is about being a good listener and delivering the products, tools and resources you and your clients need. It's also about providing you with fair, competitive compensation designed to support our mutual success.

# 2026 Group Commissions

Medical Plans

## Small & Mid Group Commissions (Less than 51 enrolled)

For Massachusetts-based accounts, we will pay commissions to qualified brokers based on a per subscriber per month (PSPM) schedule. Commissions are paid each month based on the number of subscribers enrolled as of the last day of the prior month.

ENROLLED SUBSCRIBERS	MONTHLY COMMISSION
2-4	\$10 per enrolled subscriber
5-9	\$25 per enrolled subscriber
10-50	\$29 per enrolled subscriber

## Large Group Commissions (51+ Enrolled)

Commissions will be paid each month based on the number of subscribers enrolled as of the last day of the prior month. Commissions are calculated using a graded PSPM schedule. For example, commissions on a new group of 250 subscribers would be paid \$40 for the first 50 subscribers, \$22 for the next 50, and \$11 for the remaining 150. The new sales PSPM rate will be paid until the account renews.

## New Sales

ENROLLED SUBSCRIBERS	SUBSCRIBER BAND	PSPM RATE
51-99 enrolled	51-99 subs	\$40
100+ enrolled	First 50	\$40
	Next 50	\$22
	Remaining	\$11

## Renewals

ENROLLED SUBSCRIBERS	SUBSCRIBER BAND	PSPM RATE
51+ enrolled	First 50	\$29
	Next 50	\$22
	Remaining	\$11

- Applies to fully insured and Medicare Enhance accounts only.
- Commission schedules are assigned to accounts based on the number of enrolled subscribers as of January, not the rating class.

## Medicare Enhance Commissions (Group)

- Commissions will be paid to qualified brokers based on the standard group commission schedules.
- Please note that Medicare Enhance is not commissionable when associated with a self-insured account.

# 2026 Bonus Programs

## Retention Bonus

Retention bonuses are calculated annually based on the number of subscribers on 12/31/2026 compared to the number of subscribers on 12/31/2025. Bonus payouts below are applied to your entire book of retained subscribers.

LEVEL	FULLY INSURED RETAINED SUBSCRIBERS	80%	85%	90%	95%
Tier 1	5000	\$34	\$42	\$73	\$85
Tier 2	2000-4999	\$31	\$39	\$66	\$77
Tier 3	1000-1999	\$22	\$28	\$55	\$66
Tier 4	250-999	\$9	\$11	\$22	\$33

## New Business Bonus

The New Business Bonus provides an opportunity to receive a per subscriber payout on your entire book of new sales in 2026. Only 100 new subscribers needed to qualify, with no retention requirement.

LEVEL	FULLY INSURED NEW SUBSCRIBERS	BONUS
Tier 1	750+	\$123
Tier 2	500-749	\$111
Tier 3	250-499	\$100
Tier 4	100-249	\$90

## Self-Funded Bonus

Any broker that qualifies for either the Standard New Business Bonus or Retention Bonus would also receive an additional bonus payout on any ASO business they have with Harvard Pilgrim or HPI. The payout will be .5% of the administrative fees and .75% of stop loss premiums.

SELF-FUNDED BOOK OF BUSINESS	PAYOUT PERCENT
Admin Fees	0.50%
Stop Loss	0.75%

# 2026 Group Commissions

Commissions for new group sales of Point32Health Dental and/or Point32Health Vision products will be paid each month based on the paid premium as of the last day of the prior month for accounts with effective dates beginning January 1, 2026.

- Point32Health Dental commissions are calculated using a graded percentage of premium schedule.
- Point32Health Vision commissions are calculated using a flat percentage of premium.
- The new sales graded percentage of premium will be paid until the account renews.
- All group commissions are applicable to fully insured accounts only (51+).

## New and Renewing Business: Point32Health Dental

PAID PREMIUM	% OF EARNED PREMIUM PAID ON NEW BUSINESS
First \$5,000	15%
Next \$95,000	3%
Remainder	2%

## New and Renewing Business: Point32Health Vision

PAID PREMIUM	% OF EARNED PREMIUM PAID ON NEW BUSINESS
Total Premium	10%



# 2026 Bonus Programs

The New Business bonus program for our dental and vision products provide an opportunity to receive a per subscriber payout on your entire book of new sales. Only 40 new subscribers needed to qualify, with no retention requirement. All bonus program commissions are applicable to fully insured accounts only (51+).

## New Business: Point32Health Dental

LEVEL	FULLY INSURED NEW SUBSCRIBERS	BONUS (Per Subscriber)
Tier 1	300+	\$37.50
Tier 2	200 - 299	\$32.50
Tier 3	100 - 199	\$22.50
Tier 4	40 - 99	\$17.50

## New Business: Point32Health Vision

LEVEL	FULLY INSURED NEW SUBSCRIBERS	BONUS (Per Subscriber)
Tier 1	245+	\$20
Tier 2	163 - 244	\$15
Tier 3	80 - 162	\$10
Tier 4	32 - 79	\$5

## New Business: Medical Bonus

Any broker that qualifies for the medical, dental, and vision new bonus program can also receive an additional medical bonus incentive. The payout will be a graded scale based on the lowest earning "tier." For example, when tier 1 medical, tier 2 dental, and tier 3 vision new business bonuses are satisfied, you will receive the tier 3 "kicker bonus" amount (\$2) added onto the tier 1 medical bonus (\$123) for a total of \$125, per subscriber.

LEVEL	MEDICAL BONUS (Per Subscriber)	KICKER BONUS (Per Subscriber)
Tier 1	\$123	\$5
Tier 2	\$111	\$3
Tier 3	\$100	\$2
Tier 4	\$90	\$1

- Please note, all qualifications of the medical new business bonus must be satisfied to qualify for the "kicker bonus" incentive.

# Terms and Conditions

## General

- The commission plans described in this brochure are available only to qualified brokers who are licensed by the Massachusetts Division of Insurance and who have signed the Harvard Pilgrim Health Care Broker Agreement and Business Associate Agreement.
- As defined in the Broker Agreement, we will give reasonable notice for changes to Compensation Plans. Broker Compensation Plans are reviewed annually and published with any revisions at least 30 days prior to the effective date. Revised Broker Compensation Plan(s) are distributed electronically each year and are available upon request at any time. In addition to annual revisions, we reserve the right to modify Broker Compensation Plans at any time upon reasonable prior written notice provided to brokers, which notice shall set forth terms of the revision and its effective date. We shall provide brokers with notice of revisions by electronic mail or any other reasonable method of communication. For purposes of this section, reasonable prior notice shall mean a minimum of 30 days before the effective date of revision(s).
- For new accounts effective after January, their first active month's subscriber count will be used to assign group size.
- Brokers will either send reimbursement for commissions if erroneously paid for any reason and/or offset overpayments from future payments. We will adjust payments to the broker for a 12-month period immediately preceding the date upon which we receive notice of any error. We may pay commissions retroactively if a Broker of Record is not processed correctly.
- We may also offer brokers the opportunity to participate in contests and special programs, which shall be deemed to be included in the Broker Compensation Program.
- Broker has the legal obligation to disclose to accounts any compensation paid or payable under this Program, including the disclosure obligations under the Consolidated Appropriations Act of 2021.
- In January, we verify the number of enrolled subscribers in order to assign to the small or large group structure accordingly. For new accounts effective after January, their first active month's subscriber count will be used to assign group size.
- If there are disputes regarding the interpretation of any of the details of this Broker Compensation Program, we reserve the right to final interpretations.
- The commission plan described herein applies to fully-insured groups with up to 1,000 eligible employees. For groups with 1,000 or more eligible employees, we reserve the right to negotiate a client specific schedule with the broker.
- New Sales rates only apply to the agency that sold the plan, so if the group updates the broker of record (BOR), the renewal rate would apply. And if the group renews/changes their anniversary date earlier than 12 months, the compensation rate would revert from New Sales to the Renewal rate.

## Broker of Record Changes

- Upon receipt of a valid and dated letter on the account's letterhead and signed by an officer of the account changing the Broker of Record, we will make the change effective the first day of the month following receipt of the letter from an account officer.
- Broker of Record letters will be honored up to 90 days from the date of the letter.
- The named broker must be credentialed with Harvard Pilgrim.
- Commission for newly written business will be paid to the original broker for the first 90 days, regardless of whether a new Broker of Record letter is received during this time period.
- If an account on which commissions are not being paid names a credentialed broker as its Broker of Record, we will pay commissions to that broker based on the commission schedule described in this brochure.
  - A valid and dated Broker of Record letter on the account's letterhead and signed by an officer of the account must be presented.
  - Commission payments will be payable beginning on the next anniversary date after Harvard Pilgrim receives the Broker of Record letter.
  - Applies to accounts sold directly through Harvard Pilgrim only.
- If we receive multiple Broker of Record letters on the same account, the most current letter will be honored.

## Bonus

- Subscribers acquired via agency acquisition will be added to both the current year and historical year for retention calculation purposes and assessed as of the aggregation date.
- Aggregation requests must be communicated to us by 7/1 in order to be considered for current year bonus calculations.
- Bonuses will be based on subscriber counts as of December 31, 2026 and paid no later than March 31, 2027.
- Bonus payments per account will be split based on the BOR split percentage.
- Broker of Record Takeover accounts do not qualify as new business for bonus programs.
- A returning group will be considered "new" if there has been a minimum of 12 months since their last effective date.
- Subscribers represented by accounts lost due to a Broker of Record Letter but remain active with Harvard Pilgrim will be removed from the current and historical subscriber base to avoid the negative effect on retention calculations.
- Medicare Enhance membership is eligible for bonus compensation.
- Subscriber totals for Tier qualification and Retention percentage calculation are counted across all states and the bonus rate will be applied to the state in which each account is located.



# Contact us

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Broker & Employer Service: **800-637-4751**

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.



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