

2022 Broker and Consultant Compensation Disclosure

For all individual and family plans under the Patient Protection and Affordable Care Act (PPACA)

In compliance with the Consolidated Appropriations Act, below is information about the monthly commission payments Capital Blue Cross makes to insurance producers (agents or brokers) who assist members with their application, plan selection, or any contract edits. These monthly payments are made to the agent and their agency based on the number of covered members on each contract. **These payments are included in monthly premiums and are not an additional cost to you.**

| PPACA Compliant Medical Plans | Per Member Per Month* | | |
|--|-----------------------|--------|-------|
| | Agency | Broker | Total |
| Renewing Gold, Silver, Bronze, and Catastrophic <i>(plans with issue dates prior to 1/1/2022)</i> | \$3 | \$14 | \$17 |
| New Gold, Silver, Bronze, and Catastrophic <i>(plans effective 1/1/2022 or after)</i> | \$4 | \$22 | \$26 |

| Dental and Vision Plans | Percent of Premium | | |
|--------------------------|--------------------|--------|-------|
| | Agency | Broker | Total |
| Dental PPO Loyalty Plan | 2% | 6% | 8% |
| Dental PPO Care Plan | 2% | 6% | 8% |
| Dental PPO Standard Plan | 2% | 6% | 8% |
| Dental PPO Premium Plan | 2% | 6% | 8% |
| Dental Select Basic | 2% | 8% | 10% |
| Vision Essential Plan | 2% | 6% | 8% |

Additionally, brokers may be eligible to earn service fees, consulting fees, finders' fees, profitability and persistency bonuses, awards, prizes, volume-based incentives, and nonmonetary forms of compensation, if they meet certain thresholds, paid by Capital Blue Cross. **You do not have to pay this amount.**

**If you have questions about these commissions, please call your producer (agent or broker).
If you have questions about your plan, call Member Services at the number on the back of your ID card (TTY: 711) or go to [CapitalBlueCross.com](https://www.CapitalBlueCross.com).**



*Commissions are distributed for up to five members per contract.

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.