

# CIGNA BROKER COMMISSIONS SCHEDULE

## 2023 Medical and Dental

### Medical Insurance Commissions

Medical commissions apply to all metal levels and plans sold on or off Marketplace. Sales made during an Open Enrollment or a Special Enrollment Period are eligible. Medical commissions will be paid for up to four children on the plan. Advancing is not available.

**2023 medical commissions for applications one to four will be paid \$0 PMPM until the agent or agency reaches five medical applications.** At that time, any new medical sales commissions due will be paid, starting from the first 2023 application. Please be advised eligible producers will be paid commission for existing medical policies scheduled to renew 1/1/2023 under this 2023 commission schedule. Commissions will be paid on posted premiums applied to the agent's or agency's clients' eligible cases.

### Dental Insurance Commissions

The dental commission structure pertains to business with effective dates of 1/1/2022 and after, and commissions will be paid on a monthly as-earned basis as a percentage of the total premium. Business prior to 1/1/2022 will continue with the previous commission structure.

Pediatric EHB dental commissions will be paid at 17% on the first year premium and 5% at renewal, not as indicated above. If policy is terminated prior to its first renewal date, any advanced paid commission may be prorated and recovered by Cigna pursuant to the terms of our contract and subject to applicable law.

### Payment Frequency\*

**Medical and dental commission checks are issued twice a month.**

Cigna pays commissions to producers licensed under state insurance laws and, if required by law, appointed by Cigna. Producers will need to sign an agreement with Cigna to be eligible for commissions. Commission schedules are subject to change at Cigna's discretion.

\*Commission payment releases subject to minimum threshold. EFT payment will release with \$5 or more, and mailed paper checks will release with \$300 or more.

	New Sales 2023	Renewals 2023
Arizona	\$18.00 PMPM	\$18.00 PMPM
Colorado	\$20.00 PMPM	\$18.00 PMPM
Florida	\$27.00 PMPM	\$27.00 PMPM
Georgia	\$27.00 PMPM	\$27.00 PMPM
Illinois	\$18.00 PMPM	\$18.00 PMPM
Indiana	\$22.00 PMPM	N/A
Kansas	\$15.00 PMPM	\$15.00 PMPM
Mississippi	\$22.00 PMPM	\$22.00 PMPM
Missouri	\$15.00 PMPM	\$15.00 PMPM
North Carolina	\$25.00 PMPM	\$22.00 PMPM
Pennsylvania	\$20.00 PMPM	\$20.00 PMPM
South Carolina	\$24.00 PMPM	N/A
Tennessee	\$20.00 PMPM	\$20.00 PMPM
Texas	\$25.00 PMPM	N/A
Utah	\$18.00 PMPM	\$16.00 PMPM
Virginia	\$20.00 PMPM	\$20.00 PMPM

	New Sales 2023	Renewals 2023
Cigna Dental Preventive	10% Monthly	10% Monthly
Cigna Dental 1000	20% Monthly	10% Monthly
Cigna Dental 1500	20% Monthly	10% Monthly
Cigna Dental 3000/100	20% Monthly	N/A
Cigna Dental 5000/200	20% Monthly	N/A
Cigna Dental 3000/150	20% Monthly	N/A
Cigna Dental Vision 1000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 2000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 3500	20% Monthly	10% Monthly





## 2023 Calendar Year Commission Payment Dates


COMMISSION/ COMPENSATION CLOSING DATE*	DATE STATEMENT AVAILABLE ON PRODUCER PORTAL	APPROXIMATE DATE ELECTRONIC FUNDS TRANSFER (EFT) PAYMENT AVAILABLE	APPROXIMATE DATE STATEMENT & CHECKS MAILED
1/7/2023	1/10/2023	1/13/2023	1/13/2023
1/21/2023	1/24/2023	1/27/2023	1/27/2023
2/4/2023	2/7/2023	2/10/2023	2/8/2023
2/22/2023	2/25/2023	2/23/2023	2/22/2023
3/4/2023	3/7/2023	3/10/2023	3/8/2023
3/21/2023	3/24/2023	3/23/2023	3/22/2023
4/8/2023	4/11/2023	4/14/2023	4/12/2023
4/22/2023	4/25/2023	4/28/2023	4/26/2023
5/6/2023	5/9/2023	5/12/2023	5/10/2023
5/20/2023	5/23/2023	5/26/2023	5/24/2023
6/3/2023	6/6/2023	6/9/2023	6/7/2023
6/21/2023	6/24/2023	6/26/2023	6/23/2023
7/8/2023	7/11/2023	7/14/2023	7/12/2023
7/22/2023	7/25/2023	7/28/2023	7/26/2023
8/5/2023	8/8/2023	8/11/2023	8/9/2023
8/22/2023	8/25/2023	8/28/2023	8/25/2023
9/9/2023	9/12/2023	9/15/2023	9/13/2023
9/23/2023	9/26/2023	9/29/2023	9/27/2023
10/7/2023	10/10/2023	10/13/2023	10/11/2023
10/21/2023	10/24/2023	10/27/2023	10/25/2023
11/4/2023	11/7/2023	11/10/2023	11/8/2023
11/21/2023	11/24/2023	11/29/2023	11/27/2023
12/9/2023	12/12/2023	12/15/2023	12/13/2023
12/20/2023	12/23/2023	12/28/2023	12/26/2023

### Questions

For questions about commissions/statements or 1099s:

 **Phone**  
1.800.903.7711

 **Fax**  
1.646.753.6549

 **Email**  
IFPCommissions@Cigna.com

\*Commission/Compensation Closing Date refers to the date commissions get released based on paid premium and/or number of members lives that has been allocated and passed through from the billing systems to our commission system. Please allow 48 hours for EFT to settle and up to 14 days to receive statement/check.



**Insured by Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of South Carolina, Inc., and Cigna HealthCare of Texas, Inc.**

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# TABLA DE COMISIONES PARA CORREDORES DE CIGNA

## Seguros médicos y dentales de 2023

### Comisiones por seguro médico

Las comisiones por seguros médicos se aplican a todos los niveles de metales y a los planes vendidos dentro y fuera del Mercado. Son elegibles las ventas que se hagan durante un Período de inscripción abierta o un Período de inscripción especial. Las comisiones por seguros médicos se pagarán por hasta cuatro niños que se inscriban en el plan. No está disponible el adelanto de fondos.

**Las comisiones por seguros médicos de 2023 correspondientes a las primeras cuatro solicitudes serán de \$0 PMPM hasta que el agente o la agencia consiga la quinta solicitud de seguro médico.** En ese momento, se pagará cualquier comisión por venta de un seguro médico nuevo que se adeude, a partir de la primera solicitud de 2023. Tenga en cuenta que la comisión que se pagará a los vendedores elegibles por las pólizas médicas existentes cuya renovación esté programada para el 1 de enero de 2023 se basará en esta tabla de comisiones de 2023. Las comisiones se pagarán sobre la base de las primas publicadas que se apliquen a los casos elegibles de los clientes del agente o la agencia.

### Comisiones por seguro dental

La estructura de comisiones por seguro dental se aplica a las operaciones cuyas fechas de entrada en vigor sean a partir del 1 de enero de 2022, y las comisiones se pagarán mensualmente a medida que se perciban los pagos de los clientes, como un porcentaje de la prima total. A las operaciones anteriores al 1 de enero de 2022 se les seguirá aplicando la estructura de comisiones anterior.

Las comisiones por seguro dental de los planes EHB pediátricos se pagarán de la siguiente manera: 17% sobre la prima del primer año y 5% en la renovación, no como se indica arriba. Si la póliza finaliza antes de su primera fecha de renovación, los adelantos de comisiones que se hayan pagado podrán prorratearse y Cigna podrá recuperarlos de conformidad con los términos de nuestro contrato y con sujeción a la ley aplicable.

### Frecuencia de pago\*

**Los cheques de las comisiones por seguros médicos y dentales se emiten dos veces al mes.**

Cigna paga comisiones a los vendedores que tengan una licencia en virtud de las leyes de seguro del estado que corresponda y, si la ley lo exige, que hayan sido designados por Cigna. Los vendedores tendrán que firmar un acuerdo con Cigna para ser elegible para cobrar comisiones. Las tablas de comisiones están sujetas a cambios a discreción de Cigna.

\* Los pagos de comisiones se liberarán con sujeción a un umbral mínimo. El pago de una transferencia electrónica de fondos (EFT, por sus siglas en inglés) se liberará con \$5 o más, y los cheques impresos que se envíen por correo se liberarán con \$300 o más.

	Ventas nuevas 2023	Renovaciones 2023
Arizona	\$18.00 PMPM	\$18.00 PMPM
Colorado	\$20.00 PMPM	\$18.00 PMPM
Florida	\$27.00 PMPM	\$27.00 PMPM
Georgia	\$27.00 PMPM	\$27.00 PMPM
Illinois	\$18.00 PMPM	\$18.00 PMPM
Indiana	\$22.00 PMPM	N/C
Kansas	\$15.00 PMPM	\$15.00 PMPM
Mississippi	\$22.00 PMPM	\$22.00 PMPM
Missouri	\$15.00 PMPM	\$15.00 PMPM
North Carolina	\$25.00 PMPM	\$22.00 PMPM
Pennsylvania	\$20.00 PMPM	\$20.00 PMPM
South Carolina	\$24.00 PMPM	N/C
Tennessee	\$20.00 PMPM	\$20.00 PMPM
Texas	\$25.00 PMPM	N/C
Utah	\$18.00 PMPM	\$16.00 PMPM
Virginia	\$20.00 PMPM	\$20.00 PMPM

	Ventas nuevas 2023	Renovaciones 2023
Cigna Dental Preventive	10% mensual	10% mensual
Cigna Dental 1000	20% mensual	10% mensual
Cigna Dental 1500	20% mensual	10% mensual
Cigna Dental 3000/100	20% mensual	N/C
Cigna Dental 5000/200	20% mensual	N/C
Cigna Dental 3000/150	20% mensual	N/C
Cigna Dental Vision 1000	20% mensual	10% mensual
Cigna Dental Vision Hearing 2000	20% mensual	10% mensual
Cigna Dental Vision Hearing 3500	20% mensual	10% mensual



## Preguntas

Para preguntas sobre comisiones/estados de cuenta o formularios 1099:



### Teléfono

1.800.903.7711



### Fax

1.646.753.6549



### Correo electrónico

IFPCommissions@Cigna.com



**Asegurado por Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of South Carolina, Inc. y Cigna HealthCare of Texas, Inc.**

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