



Commission Schedule

Savoy is a benefits consulting firm that is here to empower your business without cutting into your commissions. Access to our services is always free and there are no minimum production requirements.

For your reference, please click [HERE](#) to view the Annual Commission Schedule.

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Commissions

GROUP BUSINESS

Please note, the producer commissions rates apply to new and renewal business in the 2025 calendar year unless otherwise noted.

CARRIER	GROUP SIZE	DETAILS	COMMISSION RATE
Aetna	2 to 4	Aetna Funding Advantage	\$50 PEPM
	5 to 100	Aetna Funding Advantage	\$50 PEPM, can be changed at broker request
	51 to 100	Fully-Insured	4.0%
	101+	Fully-Insured	4.0%
AmeriHealth NJ	1 to 50		4.5% New / 4.0% Renewal
	51 to 100		4.5% New / 4.0% Renewal
	101+		Negotiable
Cigna	2 to 250		5.0%
	2 to 250	Self-Insured	Variable PEPM
Eagle HealthPlans	10+	Level-Funded, Self-Insured - Minimum Value Plan	\$30 PEPM

	10+	Level-Funded, Self-Insured - MEC Plan	\$15 PEPM
Horizon BCBSNJ	1 to 50		\$56 PCPM
	2 to 50	Horizon Level Select	6.1%
	51 to 99		4.75%
	100 to 499		3.5%
Medova Healthcare	51+		\$30 PEPM
Nippon Life Benefits	51 to 300		5.0%
Oscar	2 to 50		4.0%
UnitedHealthcare / Oxford	2 to 100	Oxford Level-Funded	\$39 PEPM, standard can be negotiated
	2 to 50	Fully-Insured	\$56 PEPM
	51 to 100		4.75%
	101+		5.0%

Current as of: 01.16.2025

INDIVIDUAL BUSINESS

Please note, the producer commissions rates apply to new and renewal business in the 2025 calendar year unless otherwise noted.

CARRIER	DETAILS	COMMISSION RATE
Aetna CVS Health	Commissions are payable to a maximum of five lives per policy.	\$20 PMPM
Ambetter	On-exchange and Off-exchange	\$20 PMPM
AmeriHealth NJ	Advantage Plans	\$20 PCPM
	Local and Preferred Plans	\$6 PCPM
Horizon BCBSNJ	Advantage	\$9.74 PCPM
	OMNIA	\$17.50 PCPM
Oscar	Commissions are payable to a maximum of five lives per policy.	\$20 PMPM
UnitedHealthcare	On-exchange and Off-exchange	\$19 PMPM New / \$17 PMPM Renewal

Current as of: 01.16.2025

Bonus Programs

CARRIER-SPONSORED BONUS PROGRAMS

CARRIER	QUALIFICATION PERIOD	DETAILS
Aetna	1/1/2025 - 12/31/2025	2025 Small Group Medical Bonus
Horizon BCBSNJ	1/1/2025 – 12/31/2025	Public Sector Incentive Program New medical and dental sales in the Public Sector market for fully insured and self-insured business.
	6/1/2025 - 8/31/2025	2025 Horizon New Business Broker Incentive Program (2-50) All new Horizon Level Select medical sales.
	6/1/2025 - 8/31/2025	2025 Horizon New Business Broker Incentive Program (51-499) All new fully insured and Horizon Level Select medical sales and dental coverage.
UnitedHealthcare	5/1/2025 - 1/31/2026	Surest New Sales Bonus (Up to 50 Eligible Employees)

Current as of: 06.10.2025

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