

# 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 2026 calendar year unless otherwise noted.

CARRIER	GROUP SIZE	DETAILS	COMMISSION RATE
<b>Aetna</b>	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%
<b>AmeriHealth NJ</b>	1 to 50		4.5% New / 4.0% Renewal
	51 to 100		4.5% New / 4.0% Renewal
	101+		Negotiable
<b>Cigna</b>	2 to 250		5.0%
	2 to 250	Self-Insured	Variable PEPM
<b>Eagle HealthPlans</b>	10+	Level-Funded, Self-Insured - Minimum Value Plan	\$30 PEPM

	10+	Level-Funded, Self-Insured - MEC Plan	\$15 PEPM
<b>Horizon BCBSNJ</b>	1 to 50		\$56 PCPM
	2 to 50	Horizon Level Select	6.1%
	51 to 99		4.75%
	100 to 499		3.5%
<b>Medova Healthcare</b>	51+		\$30 PEPM
<b>Nippon Life Benefits</b>	51 to 300		5.0%
<b>Oscar</b>	2 to 50		4.0%
<b>UnitedHealthcare / Oxford</b>	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: 04.07.2026

## INDIVIDUAL BUSINESS

Please note, the producer commissions rates apply to new and renewal business in the 2026 calendar year unless otherwise noted.

CARRIER	DETAILS	COMMISSION RATE
<b>Ambetter</b>		\$20 PMPM
<b>AmeriHealth NJ</b>	Advantage Plans	\$20 PCPM
	Local and Preferred Plans	\$6 PCPM
<b>Horizon BCBSNJ</b>	Advantage (including Choice plans)	\$9.74 PCPM
	OMNIA (including Choice plans)	\$17.50 PCPM
<b>Oscar</b>	Commissions are payable to a maximum of five lives per policy.	\$20 PMPM
<b>UnitedHealthcare</b>		\$19 PMPM New / \$17 PMPM Renewal

Current as of: 04.07.2026

## Bonus Programs

### CARRIER-SPONSORED BONUS PROGRAMS

CARRIER	QUALIFICATION PERIOD	DETAILS
<b>Cigna</b>	2/1/2026 - 1/31/2027	2026 Medical and Dental Incentive Program  2026 Supplemental Health Incentive Program

Current as of: 04.07.2026

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