

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
Aetna	2 to 100	Aetna Funding Advantage (AFA) - Southeastern PA & Lehigh Valley	\$41 PEPM
	2 to 100	Aetna Funding Advantage (AFA) - Central, Northeastern & Western PA	\$30 PEPM
	51 to 100	Fully-Insured - Southeastern PA	5.0%
	51 to 100	Fully-Insured - Central PA	3.0%
Cigna	All sized groups		Contact your Savoy Sales Team.
Highmark	2 to 99	Fully-Insured - Southeastern PA (SEPA)	\$42 PCPM
	100+	Fully-Insured - Southeastern PA (SEPA)	Negotiated; not exceeding 6%
Independence Blue Cross	1 to 99		\$41 PEPM

	100+		Contact your Savoy Sales Team.
UnitedHealthcare	1 to 4 enrolled	Small Group, Fully-Insured ACA - Southeastern PA	\$41 PEPM
	1 to 4 enrolled	Small Group, Fully-Insured ACA - Western, Northern & Central PA	\$41 PEPM
	5 to 50 enrolled	Small Group, Fully-Insured ACA - Southeastern PA	\$41 PEPM
	5 to 50 enrolled	Small Group, Fully-Insured ACA - Western, Northern & Central PA	\$41 PEPM
	2+ enrolled	All Savers, Level-Funded	\$24 PEPM default
	51+		Contact your Savoy Sales Team.

Current as of: 01.12.2026

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
Ambetter		\$30 PMPM
Highmark	Commissions are payable to a maximum of five lives per policy.	\$20 PMPM New / \$18 PMPM Renewals
Independence Blue Cross		\$20 PMPM
Oscar	Commissions are payable to a maximum of five lives per policy.	\$20 PMPM

Current as of: 01.12.2026

Bonus Programs

CARRIER-SPONSORED BONUS PROGRAMS

CARRIER	QUALIFICATION PERIOD	DETAILS
Humana	6/1/2026 - 10/31/2026	2026 Dental Bundling Bonus

Current as of: 04.23.2026

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