



Producer Commissions 2011

As you are aware, we are embarking on a new era in our industry and the simple fact is that health insurance costs too much. This is a top priority for Regence and we continually strive to do our part to help contain the total cost for our members. And while we have made great strides to reduce our expenses, including streamlining processes and staffing structures, we've realized that additional steps were needed to help contain costs for our members.

As a result, we recognize that agent/producer commissions also represent a part of our operating expense and those needed to be addressed in order to align our total cost structure with the appropriate total cost to service each segment of business.

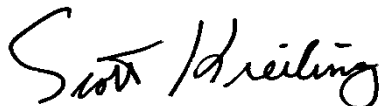
Therefore, effective April 1, 2011, we will change our individual commission schedule to the following:

- Individual < 65 commission schedule will change to \$12 per member per month (PMPM) for Evolve Products and \$10 PMPM for Non-Evolve products.
- No change has been made to Medigap, MedAdvantage, Medicare Script or Individual Dental commission at this time.

If you have any questions regarding this change, please contact your Regence [Individual Sales Executive](#). For questions regarding specific commission payments or statements please contact our Agent Desk at 1.800.452.7278 ext. 4960.

The new environment has had and will continue to have substantial impact on how we all conduct business across all market segments into the future. I am hopeful that as we transform our business model and you transform yours; that together we will continue to deliver value to our mutual customers.

Sincerely,




Scott Kreiling
President

2011 Producer Commission Schedule

Effective April 1, 2011

Regence BlueShield of Idaho shall pay agent commissions monthly in accordance with the following commission scale for each new or renewed policy as premiums are received and reconciled.

Individual Products	Amount Paid Per Enrolled Member, Per Month
Regence Evolve Medical Plans	\$12
Regence Evolve Dental Rider	\$1.50
	
Individual (Closed) Plans	
Regence NowSelect	\$10
Regence Summit	\$10
Closed Medigap Plans (prior to 6/1/10)	\$15
Closed Medigap Plans (6/1/10 – 10/1/10)	\$15 for C & F - \$10 for A & K
MedAdvantage Plans	\$28.25 – Initial Year, \$14.13 – Renewal Years
MedAdvantage Plus Rx Plans	\$30.25 – Initial Year, \$15.13 – Renewal Years
Regence Life & Health	
RLH Medicare Script (stand alone)	\$4.25 – Initial Year, \$2.13 – Renewal Years
RLH Individual Dental (Stand alone)	15% of the monthly premium 1 st yr – 5% thereafter
RLH InterM (short term plans)	20% of the premium (one time)

2 - 50 Group Products	Amount Paid Per Enrolled Employee, Per Month
2 – 14 employees	\$27 (Chamber Select \$24)
15 – 50 employees	\$29 (Chamber Select \$24)
Dental 2 – 14	\$4
Dental 15 – 50	\$5

51+ Group Products	Amount Paid Per Enrolled Employee, Per Month
51-99 Medical enrolled employees	Flat 3% of the monthly premium*
51-99 Dental enrolled employees	Flat 3% of the monthly premium*
* Amount between agent and employer can be negotiated	

Other	Amount Paid Per Enrolled Employee, Per Month
Idaho HRP (Individual & Group)	High Risk Pool plans are mandated to have a 5% commission by law

Supporting Your Success

Regence BlueShield of Idaho is dedicated to helping you build your business and provide maximum value for your clients. For information on how the commission structure relates to your specific book of business, contact your Regence BlueShield of Idaho representative at the location listed below or visit

<http://www.id.regence.com/agent/commission/>

Regence BlueShield of Idaho Sales Offices

Boise	(208) 336-2420	Agent Desk*	(800) 452-7278
Coeur d'Alene	(208) 667-2761	*General & MAPD Questions	Ext. 4960
Lewiston	(208) 746-2671	*Idaho Commissions	Ext. 6046
Pocatello	(208) 234-0020		
Twin Falls	(208) 736-0755		

