

Commission Schedule for Small Group Business

	COMMISSION RATE	
PLANS	New Business	Renewal Business
All HMO small group plans	3.0%	3.0%

Commissions are not payable on EmblemHealth Insurance Company EPO/PPO plans effective 01/01/2023, or upon a group's renewal.

In the event that EmblemHealth has received premiums for business sold before we have received all of the appointment material, EmblemHealth will pay retroactive commissions at the time of actual appointment for no longer than six months prior to that date.

All EmblemHealth commissions are subject to New York State Department of Financial Services (NYSDFS) approval. EmblemHealth reserves the right to change our commission program at any time.

All small group HMO plans are underwritten by Health Insurance Plan of Greater New York (HIP), and all small group EPO/PPO plans are underwritten by EmblemHealth Insurance Company.