

# Group Block of Business Bonus Plans

Saskatchewan Blue Cross appreciates and values your commitment in promoting our Group Benefits products. We developed the Group Block of Business Bonus Plans to show our gratitude for your long-term dedication to our partnership. These bonus plans allow you to earn additional commissions annually based on two components: retention and growth of your group block of business.

## Retention Bonus Plan

The Retention Bonus Plan is designed to recognize your long-term and ongoing commitment to Saskatchewan Blue Cross.

The qualification period for this plan is January 1 - December 31 of any given calendar year. Bonus payments will be calculated based on ending annualized premium (capped on any one case at \$1 million). The most current Agent of Record on file will determine eligibility of premiums and cases.

ANNUALIZED PREMIUM	RETENTION PERCENTAGE & RATE		
	100%	95-99.99%	90-94.99%
\$500,000 - \$749,999	0.10%	0.075%	0.05%
\$750,000 - \$999,999	0.25%	0.1875%	0.125%
\$1,000,000 - \$2,499,999	0.50%	0.375%	0.25%
\$2,500,000 - \$4,999,999	0.75%	0.5625%	0.375%
\$5,000,000+	1.0%	0.75%	0.5%

$$\text{RETENTION RATE} = \frac{\text{Annualized Premium at end of qualification period}}{\text{Annualized Premium at end of previous qualification period}}$$

$$\text{RETENTION BONUS} = \text{Retention \%} \times \text{Annualized Premium at end of qualification period}$$

## Growth Bonus Plan

The Growth Bonus Plan is designed to reward you for new business you've brought to Saskatchewan Blue Cross.

Business eligible for the Growth Bonus Plan is defined as new cases, new sections, and new lines of benefits to Saskatchewan Blue Cross. Transferred cases are not eligible.

GROWTH	INCENTIVE PERCENTAGE
5% - 14.9%	5%
15% - 24.9%	10%
25% or more	15%

$$\text{GROWTH} = \frac{\text{Annualized Growth Premium}}{\text{Annualized Premium beginning of year}} \times 100$$

$$\text{GROWTH BONUS} = \text{Incentive \%} \times \text{Annualized first year commission}$$

## QUALIFYING FOR BONUS PLANS

You'll qualify for the Group Block of Business Bonus Plans when you have:

- A standard or non-standard commission agreement in place.
- A minimum of 10 active cases with Saskatchewan Blue Cross. Cases must be active on January 1 following the qualification year.
- A minimum of two new groups added within the qualifying year, with a combined total of at least \$50,000 in new annual premium.
- A minimum of \$500,000 in annualized premium on January 1 following the qualification year.

### Exclusions & Calculations:

- Applies only to RISK business (HSA, ASO, Fee-for-Service, and Retention accounts are excluded).
- Canceled groups and downgrades during the qualification period will not be included in the calculations.
- Saskatchewan Blue Cross reserves the right to suspend, change, or discontinue non-contractual programs at any time.

Still have questions?  
We have answers.

Contact your Saskatchewan Blue Cross Account Executive for more details.

