



An Excellus Company

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York
Home Office: Rochester, NY

Rules for Custom Commission Schedules

- All commission fields must be completed
- No changes to contract language are permissible
- Commissions for 10 Year Premium Payment Must Equal Zero
- Commission requested cannot exceed the following:
-

Standard Schedule		
Lifetime Policy Year 1	Ages 18-64	Maximum 65%
Lifetime Policy Year 1	Ages 65-85	Maximum 55%
Lifetime Policy Years 2-10	All	Maximum 10%, Minimum 7%
Lifetime Policy Years 11+	All	Maximum 6%, Minimum 3%
10 Year/Paid @ 65 Policy Year 1	All	Maximum 45%
10 Year/Paid @ 65 Policy Years 2-10	All	Maximum 6.5%, Minimum 5%
Paid @ 65 Policy Years 11+	All	Maximum 6%, Minimum 3%
Delaware		
Lifetime Policy Year 1	All	Maximum 21%
Lifetime Policy Years 2-10	All	Maximum 16%
Lifetime Policy Years 11+	All	Maximum 4.5%, Minimum 3%
10 Year/Paid @ 65 Policy Year 1	All	Maximum 21%
10 Year/Paid @ 65 Policy Years 2-10	All	Maximum 13%
Paid @ 65 Policy Years 11+	All	Maximum 4.5%, Minimum 3%
Indiana		
Lifetime Policy Year 1	Ages 18-64	Maximum 30%
Lifetime Policy Year 1	Ages 65-85	Maximum 28%
Lifetime Policy Years 2-99	Ages 18-64	Must equal 50% of Year 1
Lifetime Policy Years 2-99	Ages 65-85	Must equal 50% of Year 1
10 Year/Paid @ 65 Policy Year 1	All	Maximum 26%
10 Year/Paid @ 65 Policy Years 2-10	All	Must equal 50% of Year 1
Paid @ 65 Policy Years 11+	All	Must equal 50% of Year 1
Michigan		
Lifetime Policy Year 1	Ages 18-64	Maximum 65%
Lifetime Policy Years 1-3	Ages 65-85	Maximum 26%
Lifetime Policy Years 2-3	Ages 18-64	Maximum 10%, Minimum 7%
Lifetime Policy Years 4-10	All	Maximum 10%, Minimum 7%
Lifetime Policy Years 11+	All	Maximum 6%, Minimum 3%
10 Year Policy Year 1	Ages 18-64	Maximum 45%
10 Year Policy Years 1-3	Ages 65-85	Maximum 17%
10 Year Policy Years 2-3	Ages 18-64	Maximum 6.5%, Minimum 5%
10 Year Policy Years 4-10	All	Maximum 6.5%, Minimum 5%
Paid @ 65 Policy Year 1	All	Maximum 45%
Paid @ 65 Policy Years 2-10	All	Maximum 6.5%, Minimum 5%
Paid @ 65 Policy Years 11+	All	Maximum 6%, Minimum 3%
Wisconsin		
Lifetime Policy Year 1	Ages 18-64	Maximum 44%
Lifetime Policy Year 1	Ages 65-85	Maximum 40%
Lifetime Policy Years 2-99	Ages 18-64	Must equal 25% of Year 1
Lifetime Policy Years 2-99	Ages 65-85	Must equal 25% of Year 1
10 Year/Paid @ 65 Policy Year 1	All	Maximum 36%
10 Year/Paid @ 65 Policy Years 2-10	All	Must equal 25% of Year 1
Paid @ 65 Policy Years 11+	All	Must equal 25% of Year 1

Incomplete requests or requests that exceed the above will not be processed.



An Excellus Company

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

Commission Schedule

Simplicityⁱⁱ_{SM}

Available in All Approved States¹ Excluding California, Delaware, Florida, Indiana, Michigan, Pennsylvania & Wisconsin DC Trust – Available in New Jersey

You shall receive the indicated percentage of the premium collected less premium refunded for each corresponding state approved long-term care insurance policy which You solicited and placed with MedAmerica Insurance Company and MedAmerica Insurance Company of New York.

Individual Sales			
Pay Term	Policy Year	Applicant Age	Commission
Lifetime	1	18-64	
Lifetime	1	65-85	
Lifetime	2-10*	18-85	
Lifetime	11+*	18-85	
10 Year	1	18-85	
10 Year	2-10*	18-85	
10 Year	11+*	18-85	0
Paid @ 65	1	18-55	
Paid @ 65	2-10*	18-55	
Paid @ 65	11+*	18-55	

Affiliation Program & Employer Sponsor Group Sales – Commission Reductions

Lifetime Payment	Policy Years 1-10	Reduced by 5%
All Other Payment Terms	Policy Year 1	Reduced by 5%
	Policy Years 2-10	Reduced by 4%

Replacement Policies:

- Commission for the sale of long-term care policies which replace an existing long-term care policy in the states of Alabama, California, Kentucky, New York, North Carolina and South Dakota shall not be greater than the percentage payable for renewal commissions.
- Replacement of policies which were written or reinsured by MedAmerica Insurance Company and MedAmerica Insurance Company of New York will be paid renewal commission.
- Year 1 commissions, where not prohibited by law, or the policy replaces a policy previously written or reinsured by MedAmerica Insurance Company or MedAmerica Insurance Company of New York.

***Simplicity ii® Service Fee**

Included in the Years 2+ renewal commissions on this Schedule is Service Fee compensation. While You are an Active Producer with Us, We will pay You a service fee, equal to 2% of premium for in force policies years two (2) and forward, on Simplicity ii® policies for which You are the Writing Agent of Record. So long as You remain an Active Producer with Us, You will receive this service fee. You will be considered an Active Producer with MedAmerica if: (i) You achieve lifetime annual placed premium of least fifty thousand dollars (\$50,000) with MedAmerica during a continuous appointment term with MedAmerica; or (ii) You continuously place, as the writing agent of record, at least one (1) policy with MedAmerica every twelve (12) months.

Agreed To By:

Agent's Signature Date

Name (Required): _____

Agency Name (If Applicable): _____

For MedAmerica Use Only		
State(s)	Effective Date	Code

¹ Nonresidents in CA/KY/MT/NM/TX/UT/VA/WA/WV be licensed and appointed to receive overrides, please include a copy of your license(s) and check made payable to "MedAmerica Insurance Company" for applicable fees.

MEDAmerica

INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

Commission Schedule – Delaware Specific

Simplicityⁱⁱ

You shall receive the indicated percentage of the premium collected less premium refunded for each corresponding state approved long-term care insurance policy which You solicited and placed with MedAmerica Insurance Company.

Individual Sales			
Pay Term	Policy Year	Applicant Age	Commission
Lifetime	1	18-85	
Lifetime	2-10*	18-85	
Lifetime	11+*	18-85	
10 Year	1	18-85	
10 Year	2-10*	18-85	
10 Year	11+*	18-85	0
Paid @ 65	1	18-55	
Paid @ 65	2-10*	18-55	
Paid @ 65	11+*	18-55	

Affiliation Program & Employer Sponsor Group Sales – Commission Reductions

Lifetime Payment	Policy Years 1-10	Reduced by 5%
All Other Payment Terms	Policy Year 1	Reduced by 5%
	Policy Years 2-10	Reduced by 4%

Replacement Policies:

- Replacement of policies which were written or reinsured by MedAmerica Insurance Company will be paid renewal commission.
- Year 1 commissions, where not prohibited by law, or the policy replaces a policy previously written or reinsured by MedAmerica Insurance Company.

*Simplicity ii® Service Fee

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Agreed To By:

Agent's Signature

Date

Name (Required): _____

Agency Name (If Applicable): _____

For MedAmerica Use Only	
Effective Date	Code

MEDAmerica

INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

Commission Schedule – Indiana Specific

Simplicityⁱⁱ

You shall receive the indicated percentage of the premium collected less premium refunded for each corresponding state approved long-term care insurance policy which You solicited and placed with MedAmerica Insurance Company.

Individual Sales			
Pay Term	Policy Year	Applicant Age	Commission
Lifetime	1	18-64	
Lifetime	1	65-85	
Lifetime	2-99*	18-64	
Lifetime	2-99*	65-85	
10 Year	1	18-85	
10 Year	2-10*	18-85	
10 Year	11+*	18-85	0
Paid @ 65	1	18-55	
Paid @ 65	2-99*	18-55	

Affiliation Program & Employer Sponsor Group Sales – Commission Reductions

All Payment Terms	Policy Year 1	Reduced by 8%
	Policy Years 2-99	Reduced by 4%

Replacement Policies:

- Commission for the sale of long-term care policies which replace an existing long-term care policy shall not be greater than the percentage payable for renewal commissions.
- Replacement of policies which were written or reinsured by MedAmerica Insurance Company will be paid renewal commission.

*Simplicity ii® Service Fee

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Agreed To By:

Agent's Signature _____

Date _____

Name (Required): _____

Agency Name (If Applicable): _____

For MedAmerica Use Only	
Effective Date	Code

Commission Schedule – Michigan Specific

Simplicityⁱⁱ

You shall receive the indicated percentage of the premium collected less premium refunded for each corresponding state approved long-term care insurance policy which You solicited and placed with MedAmerica Insurance Company.

Individual Sales			
Pay Term	Policy Year	Applicant Age	Commission
Lifetime	1	18-64	
Lifetime	1-3*	65-85	
Lifetime	2-3*	18-64	
Lifetime	4-10*	18-85	
Lifetime	11+*	18-85	
10 Year	1	18-64	
10 Year	1-3*	65-85	
10 Year	2-3*	18-64	
10 Year	4-10*	18-85	
10 Year	11+*	18-85	0
Paid @ 65	1	18-55	
Paid @ 65	2-10*	18-55	
Paid @ 65	11+*	18-55	

Affiliation Program & Employer Sponsor Group Sales – Commission Reductions

Lifetime Payment	All Ages	Policy Years 1-10	Reduced by 5%
All Other Payment Terms	Under Age 65	Policy Year 1	Reduced by 5%
	Under Age 65	Policy Years 2-10	Reduced by 4%
	Over Age 65	Policy Years 1-3	Reduced by 5%
	Over Age 65	Policy Years 4-10	Reduced by 4%

Replacement Policies:

- Replacement of policies which were written or reinsured by MedAmerica Insurance Company will be paid renewal commission.
- Year 1 commissions, where not prohibited by law, or the policy replaces a policy previously written or reinsured by MedAmerica Insurance Company.

*Simplicity ii® Service Fee

Included in the Years 2+ renewal commissions on this Schedule is Service Fee compensation. While You are an Active Producer with Us, We will pay You a service fee, equal to 2% of premium for in force policies years two (2) and forward, on Simplicity ii® policies for which You are the Writing Agent of Record. So long as You remain an Active Producer with Us, You will receive this service fee. You will be considered an Active Producer with MedAmerica if: (i) You achieve lifetime annual placed premium of least fifty thousand dollars (\$50,000) with MedAmerica during a continuous appointment term with MedAmerica; or (ii) You continuously place, as the writing agent of record, at least one (1) policy with MedAmerica every twelve (12) months.

Agreed To By:

Agent's Signature _____

Date _____

Name (Required): _____

Agency Name (If Applicable): _____

For MedAmerica Use Only	
Effective Date	Code

MEDAmerica

INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

Commission Schedule – Wisconsin² Specific

Simplicityⁱⁱ

You shall receive the indicated percentage of the premium collected less premium refunded for each corresponding state approved long-term care insurance policy which You solicited and placed with MedAmerica Insurance Company.

Individual Sales			
Pay Term	Policy Year	Applicant Age	Commission
Lifetime	1	18-64	
Lifetime	1	65-85	
Lifetime	2-99*	18-64	
Lifetime	2-99*	65-85	
10 Year	1	18-85	
10 Year	2-10*	18-85	
10 Year	11+*	18-85	0
Paid @ 65	1	18-55	
Paid @ 65	2-99*	18-55	

Affiliation Program & Employer Sponsor Group Sales – Commission Reductions

All Payment Terms	Policy Year 1	Reduced by 10%
	Policy Years 2-99	Reduced by 2.5%

Replacement Policies:

- Commission for the sale of long-term care policies which replace an existing long-term care shall not be greater than the percentage payable for renewal commissions.
- Replacement of policies which were written or reinsured by MedAmerica Insurance Company will be paid renewal commission.

*Simplicity ii® Service Fee

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Agreed To By:

Agent's Signature _____ Date _____

Name (Required): _____

Agency Name (If Applicable): _____

For MedAmerica Use Only	
Effective Date	Code

² Nonresidents be licensed and appointed to receive overrides in this state, please include a copy of your Wisconsin Health license and check made payable to "MedAmerica Insurance Company" for \$24 for appointment in this state.