

Products & Carriers



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

License #0M29112

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DICKERSON
INDIVIDUAL MARKET
AN ALERA GROUP COMPANY

Want to sell individual plans?

Check out Dickerson Individual Market!

Group Medical Carriers | Off-Exchange

*CalCPA Health plan participation limited to CPAs, accountants, and financial service industries (banking, securities, investment, mortgage, advisors under SIC 7379-NEC).

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|---------------------------|---------------------------------------|---------------|----------------|------------------------|
| Aetna | All | HMO/PPO | 1-100 | 5% (up to 1M) |
| Anthem Blue Cross | All | HMO/PPO/EPO | 1-100 | 5% Flat |
| BBSI | All | PEO | All | Varies |
| Blue Shield of California | All | HMO/PPO/EPO | 1-100 | 5% Flat |
| CalCPA Health/Anthem* | All | HMO/PPO | 2-50 / 51+ | 7% / 5% |
| Cigna | All | HMO/PPO | 25+ | Negotiable |
| Cigna + Oscar Health | N. CA 2-8, S. CA 12,14,15,16,17,18,19 | PPO | 1-100 | 5% Flat |
| Health Net | All | HMO/PPO | 1-100, 101-500 | 5% Flat |
| Kaiser Permanente | All | HMO/PPO | 1-100, 101-300 | 5% Flat |
| Nippon Life | All | PPO/HDHP | 3+ | 7% Flat |
| MediExcel | Imperial 13, San Diego 19 | HMO | 1-100, 100+ | Sm. Gp. 7%, Lg. Gp. 5% |
| SIMNSA | Imperial 13, San Diego 19 | HMO | 1+ | 7% Flat |
| Sharp Health Plans | 19 | HMO/PPO/HDHP | 1-100 | 5% Flat |

CaliforniaChoice® Carriers

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|--------------------------|---------------------------------------|---------------|-------|-------------------|
| Anthem Blue Cross | All | HMO/PPO | 1-100 | 5% Flat |
| Cigna + Oscar Health | N. CA 2-8, S. CA 12,14,15,16,17,18,19 | EPO | 1-100 | 5% Flat |
| Health Net | 1-5, 7-11, 14-19 | PPO | 1-100 | 5% Flat |
| Kaiser Permanente | All | HMO only | 1-100 | 5% Flat |
| Sharp HealthCare | 19 | HMO | 1-100 | 5% Flat |
| Sutter Health Plus | 2, 3, 5, 6, 8, 10 | HMO | 1-100 | 5% Flat |
| United Healthcare | All | HMO | 1-100 | 5% Flat |
| Western Health Advantage | 2, 3 | HMO | 1-100 | 5% Flat |

Covered California for Small Business | On-Exchange

| CARRIER | REGIONS | MEDICAL PLANS | SIZE | 1ST YR COMMISSION |
|---------------------------|---------|---------------|-------|-------------------|
| Blue Shield of California | All | HMO/PPO | 1-100 | 5% Flat |
| Kaiser Permanente | All | HMO only | 1-100 | 5% Flat |
| Sharp HealthCare | 19 | HMO | 1-100 | 5% Flat |

Individual/Family Plans

dickerson-group.com • email: individual@dickerson-group.com

| IFP CARRIERS | REGIONS WITHIN CA | STATES OUTSIDE OF CA | FULL COMMISSION |
|--|---|---|--|
| L.A. Care Health Plan | 15, 16 | None | \$20 PMPM |
| Molina Healthcare | 13, 15, 16, 17, 18, 19 | FL, ID, IL, KY, MI, NM, OH, SC, TX, UT, WA, WI | Varies by state (click here for details) |
| Oscar Health Plan | Not Available in CA | AZ, CO, FL, IA, GA, KS, MI, MO, NJ, NC, NY, OH, OK, PA, TN, TX, VA, WV | Varies by state (click here for details) |
| Dickerson Individual Market | All | STD/Dental/ACC/CI/Limited Medical | Varies by state (click here for details) |
| Ambetter, Aetna, Anthem, Cigna, Medica & UHC | Varies (click here for details) | Multiple states see: dickerson-group.com/major-medical-individual | Varies by state (click here for details) |

Group Ancillary/Integrated Benefits (Life, Dental, Vision and more)

| CARRIER | DENTAL PLANS | SIZE | 1ST YR COMMISSION | VISION PLANS / OTHER | SIZE | 1ST YR COMM. |
|---------------------------|-------------------|-----------|-----------------------------------|---------------------------------|----------|-------------------------|
| Aetna | DHMO/PPO/Vol | 2-100 | 9% Flat Standalone + 1% w/Medical | Vision/Life/DI | 2-100 | 7.5% |
| Aflac | Voluntary Dental | 3+ | 30% 1st yr, 2.75% thereafter | Vision /Life/STD/ACC/CI/HOSP | 3+ | 30% 1st yr, 2.75% after |
| Allstate | DHMO/PPO | 2+ | Varies | Life/DI/ACC/CI/HOSP | 2+ | Varies |
| Anthem Blue Cross | DHMO/PPO/Vol | 2-100 | 10% Flat | Vision/Life/STD/LTD | 2-100 | 10% Flat |
| Beam Dental | DHMO/PPO/Vol | 2+ | 10% Flat | N/A | | |
| Blue Shield of California | DHMO/PPO/Vol | 2-100 | 5% Flat | Vision/Life | 2-100 | 10% Flat |
| California Dental Network | DHMO | 2-50 | 10% Flat | N/A | N/A | N/A |
| Choice Builder® | HMO/PPO/Vol | 2-199 | 10% Flat | Vision/Life/Chiro (Acupuncture) | 2-199 | 10% Flat |
| Cypress Dental | HMO/PPO/ASO | 2-100 | 5% Flat | N/A | | |
| Delta Dental | DHMO/PPO/Vol | 2-100 | 10% Flat / 8.25% Flat CC | N/A | N/A | N/A |
| Equitable | DHMO/PPO/Vol | 2+ | Varies | Vision | 2+ | Varies |
| Guardian | DHMO/PPO/Vol | 2-49 | Varies | Vision/Life/STD/LTD/ACC/CI/HOSP | 5+ | DI 15% /HOSP 20% Flat |
| Health Net | DHMO/PPO/Vol | 2+ | 10% Flat | Vision | 2+ | 10% for all years |
| Humana | DHMO/PPO/Vol | 2-500 | 10% Flat | Vision | 1-100 | First \$10,000: 10% |
| Lincoln | DHMO/PPO/Vol | 2+ | Varies | Vision | 2+ | Varies |
| MediExcel | DHMO | 2+ | 10% Flat | Vision | 2+ | 10% Flat |
| MetLife | HMO/PPO | 2+ HMO | 10% Flat | Vision 10+ PPO | 51-100 | 10% Downgraded |
| Mutual of Omaha | PPO/Indemnity/Vol | 2+ | 10% Flat | Life/STD/LTD | 2+ | 10% Flat |
| Nippon Life | DHMO + PPO | 3-49/ 51+ | 10% flat / 10% downgraded | Vision/Life/STD/LTD | 3-50/51+ | Varies |
| Premier Access/Premier | DHMO/PPO | 3+ | 10% Flat / 8.25% Flat CC | Vision | 3+ | 10% Flat |
| Principal | PPO | 2+ | 10% Downgraded | Vision/Life/STD/LTD/ACC/CI | 2+ | 10% Downgraded |
| Reliance Standard Life | DHMO/PPO? | 2-19 | 10% | GL,LTD, and worksite | 2+ | 15% |
| Sun Life | DHMO/PPO | 2+ | Varies | Life/STD/ACC/CI/HOSP | 2+ | Optional - Varies |
| Transamerica | Indemnity | 5+ | 15% Downgraded | Life/STD/ACC/CI/HOSP | Varies | Varies |
| Unum | HMO, PPO | 2+ HMO | 10% Flat 2+ HMO, 5+ PPO | Vision/Life/STD/LTD/ACC/CI/HOSP | Varies | Optional - Varies |
| VSP | N/A | N/A | N/A | Vision PPO | 2+ | 10% Downgraded |