

Products & Carriers



DICKERSON
INSURANCE SERVICES
AN ALERA GROUP COMPANY

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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 (Ancillary also available)	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

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Individual/Family Plans

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
Colonial						
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	PPO	2+	Varies	Vision/Life/STD/LTD/ACC/CI/HOSP	2+	Varies
Guardian	DHMO/PPO/Vol	2+	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
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