

Broker Quick Guide



Simplify your quoting process, maximize commissions, and deliver standout solutions for your clients.

Plan Highlights

- ✓ Major Medical plans for both individuals and employer groups.
- ✓ Average premium savings of **36%** compared to legacy carriers.
- ✓ PPO network available in all 50 states.
- ✓ Care Coordination program that can waive deductibles and out-of-pocket costs.
- ✓ No coverage caps or industry exclusions.
- ✓ Four-year rate stability with no increases.

Quote & Underwriting Process

Individuals & Families

- Published rates
- On demand quote

Groups of 2 – 4 EE's

- Published rates
- On demand quote

Groups of 5 – 125 EE's

- AI census underwriting
- Level-funded
- Quotes are delivered within 1-2 business days

Groups of 125+ EE's

- Census and claims data underwriting
- Level-funded and self-funded
- Quotes are delivered within 4 to 5 business days

Commissions

Trident Major Medical

- **Broker Commission:** 4.5% PEPM
- **Agency Override:** 1% PEPM
- **Growth Partner Bonus*:** 1% PEPM

Level-Funded & Self-Funded

- **Broker:** Minimum compensation of \$35 PEPM with the opportunity to increase compensation on a per deal basis, based on the competitive positioning of the quote.
- **Agency:** Minimum compensation of \$10 PEPM with the opportunity to increase compensation on a per deal basis, based on the competitive positioning of the quote.
- **Growth Partner Bonus*:** \$5 PEPM

**An agency earns the Growth Partner Bonus by including Clearwater in their quoting process for all new and renewing employer groups, ensuring every group receives a Clearwater proposal.*

For more information, contact Jack Hawthorne

jack.hawthorne@clearwatersavings.com

214-675-9313