



2026 Broker Bonus Program

Delta Dental of New Jersey

Reach level 4 for the opportunity to receive a **maximum payout of up to \$300,000!**

What's eligible for new sales bonus

All new sales from the table below with effective dates of January 1 – December 31 are eligible.
Case count and premium dollar amount are shown below:

Eligible New Sales	Case count	Premium dollars
Fully insured group commercial and public sector dental	Each case	Each dollar
Group personal voluntary dental	Each case	Each dollar
Individual and family dental and DeltaVision® plans ¹	10 policies = 1 case	Each dollar
DeltaVision group plans (including adding vision to existing group dental plans)	N/A	Each dollar
Fully insured added premium $\geq$ 50% on existing group ²	No case count	Each added dollar

Calculating the new sales bonus

The new sales bonus is based on either:

- The number of eligible new cases sold with effective date within the calendar year (January 1 - December 31); or
- The total amount of new premium (including adding vision to existing group dental plans) effective within the calendar year (January 1 - December 31).
- Broker of Record at time of sale will receive New Case Credit and Premium towards bonus.

New sales bonus level	New cases		New premium	New sales bonus
Level 1	5	OR	\$150,000 - \$499,999	2%
Level 2	10		\$500,000 - \$999,999	3%
Level 3	15		\$1,000,000 - \$2,499,999	4% (total maximum bonus: \$200,000)
Level 4	N/A		\$2,500,000 or more	4% (total maximum bonus raised to \$300,000)

What's eligible for persistency bonus

- Existing fully insured group commercial, public sector, personal voluntary dental plans, and vision plans.
- Individual and family plan sales are not included.
- Groups that were active on January 1 and remained active on January 1 of the following year; and premium remained active through January of the following year.

Persistency is calculated based on the amount of earned premium at the end of the year.

Broker of record for persistency is the broker at the end of the bonus period.

Calculating the persistency bonus

Brokers have two ways to qualify for the persistency bonus. Either:

- Reach new sales bonus level 1, 2, 3, or 4 (includes individual and family dental policies); or
- Retain at least \$10,000,000 of annual earned premium to qualify for persistency bonus level 1.

Persistency bonus includes group business only. Individual/family plan premium is excluded.

New sales bonus level	Persistency (Excludes individual/family plans)			Total Maximum Bonus
	92% - 93.9%	94% - 95.9%	96%+	
Level 1 bonus	.2%	.5%	1%	
Level 2 bonus	.4%	.9%	1.5%	
Level 3 bonus	.5%	1%	2%	\$200,000
Level 4 bonus	.5%	1%	2%	\$300,000

Illustration

A broker begins the year with \$950,000 in annual group dental premium on the books, with \$895,000 (94.2%) of premium active as of January 1 the following year. During the year, they sell the following:

- Twelve new fully insured commercial and public sector cases with a combined premium of \$400,000.
- A group personal voluntary dental plan with \$15,000 in premium.
- Twenty-four individual plans with \$23,000 in combined premium.
- DeltaVision plans with \$10,000 in combined premium.

Their individual plan sales yield two cases (10 individual plan sales = one case), giving them 15 total eligible cases and \$448,000 in total new premium. The individual plan sales push them into the level 3 new sales bonus of 4%, earning them a **\$17,920** new sales bonus.

Combining their level 3 new sales bonus with their 94.2% retention of the prior year's annual premium (excluding individual and family premium), they qualify for the level 3 persistency bonus of 1%, earning them an additional **\$8,950** and bringing their total 2026 broker bonus to **\$26,870**.

Additional details

- This program is for brokers only (not General Agents).
- Bonuses will be calculated after the close of the calendar year, which ends December 31.
- New sales bonus is paid to Broker of record at original effective date. Persistency bonus is paid to Broker of record effective at end of program year.
- New sales bonus payouts and estimated statements for new sales are based on annualized premiums. Persistency bonus payouts are based on the actual billed premium for in force group business for the year, while persistency percentages and estimated statements for persistency bonus are based on annualized premiums for in force group business for the year.
- After final accounting and bonus payment, the books are closed on our annual Broker Bonus program. Please review your report detail for accuracy as no changes will be made once checks are distributed.
- Only Delta Dental PPO™ or Delta Dental PPO Plus Premier™ type plans in NJ or CT are eligible.
- New Business bonus is only paid on inforce business. If a new case is terminated before the close of the bonus calculations, it is not eligible.
- Premium can be aggregated between states, and/or between associated broker agencies wholly owned by a single entity. Aggregate preferences for an entity are binding once confirmed.
- Broker must be in good standing on December 31 to be eligible for payment of earned bonuses.
- We may terminate this program at any time. Our determination of coverage and bonus level is final.
- If a group has a commission split, premium will be applied to bonus calculations using the split percentage between paid brokers.
- If a group has a paid and a non-paid broker of record, the paid broker will have 100% of premium applied to bonus calculations, and the non-paid broker/consultant will have 0% premium applied.
- If a group has a non-paid broker/consultant only, the non-paid consultant will have 100% of premium applied to bonus calculations.
- New sales bonus levels 1, 2, and 3 are eligible for a maximum bonus of \$200,000, and the new sales bonus level 4 maximum bonus is \$300,000.

Thank you for your partnership with Delta Dental

For more information about our plans and this program, contact your Delta Dental Sales Executive or our Sales Department at Sales@DeltaDentalNJ.com or **800-624-2633**.

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¹Brokers appointed to sell our individual and family dental plans are assigned a unique broker URL. Learn more about getting appointed to sell Delta Dental individual plans at DeltaDentalNJ.com/GetAppointed. Once appointed, you'll receive your URL to market these plans. Plans sold on a healthcare exchange are not eligible for the broker bonus program.

²Fully insured premium dollars added to an existing group resulting in ≥50% increased premium counts toward the new sales bonus. Added premium is defined as a planned event - i.e. merger/acquisition, plan upgrade, etc., and not a result of ongoing course of business. Added premium is recognized on effective date of change.