DELTA DENTAL®

2026 General Agent Bonus Program

Delta Dental of New Jersey

We've made it easier to build your 2026 bonus by adding more ways to reach the top new sales and persistency bonus levels. Here's what you need to know.

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 plans submitted via a unique broker URL[1]	10 individual policies = 1 case	Each dollar
DeltaVision® group plans (including adding vision to existing group dental plans)	N/A	Each dollar
Fully insured added premium ≥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).
- General Agent 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	15		$500,000	1%
Level 2	25	OR	$1,000,000	2%
Level 3	40		$1,500,000	3%
Level 4	60		$2,000,000	4%

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 used to determine sales bonus levels and are not included in persistency.
- 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 start of the year.
General Agent of record for persistency is the General Agent at the end of the bonus period.

Calculating the persistency bonus

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

- Reach new sales bonus level 1, 2, or 3, or 4 (includes individual and family 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 (Does not include individual and family plan)		
	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%
Level 4 bonus	.8%	1.5%	2.5%

Illustration

A General Agent begins the year with $1,950,000 in annual group dental premium on the books, with $1,875,000 premium active as of January 1 the following year. Over the course of the year, they sell the following:

- Thirty-seven new fully insured commercial and public sector cases with a combined premium of $1,480,000.
- A personal voluntary dental plan with $15,000 in premium.
- Thirty-six individual plans with $40,000 in combined premium.
- DeltaVision plans with $10,000 in combined premium.

Their individual plan sales yield three cases (10 individual plan sales = one case), giving them 41 total eligible cases and $1,545,000 in total new premium. The individual plan sales push them into the level 3 new sales bonus of 3%, earning them a **$46,350** new sales bonus.

Combining their level 3 new sales bonus with their 96.1% retention of the prior year's annual premium (excluding Individual & Family premium), they qualify for the level 3 persistency bonus of 2%, earning them an additional **$37,500**, bringing their total bonus to **$83,850**.

Additional details

- This program is for General Agents only. Agencies that operate as both a GA and broker are eligible only for this General Agent bonus program.
- General Agent bonuses will be calculated after the close of the calendar year, which ends December 31.
- 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 program year, it is not eligible.
- General Agent bonus payouts will be based on combined new sales and persistency across both New Jersey and Connecticut.
- 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.
- General Agents must be in good standing on December 31 to be eligible for payment of earned bonuses.
- The total General Agent bonus payout (for new sales and persistency combined) is up to $200,000 per calendar year.
- Delta Dental may terminate this program at any time. Our determination of coverage and bonus is final.
- Bonus payments are limited to a maximum of $200,000.

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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DeltaVision® and Delta Dental are registered trademarks of the Delta Dental Plans Association. DeltaVision® insurance plans are underwritten by Delta Dental of Connecticut, Inc. VSP, Inc., performs claims processing, customer service and provider network administration for DeltaVision products. In Connecticut, Delta Dental of Connecticut, Inc., is a licensed insurer that markets and sells dental and vision coverage on an insured basis. Its parent company, Delta Dental of New Jersey, Inc., is a licensed third party administrator in Connecticut and administers self-funded dental benefit programs.

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[1] General Agents appointed to sell our individual and family dental plans are assigned a unique 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. General Agents are credited individual plan sales based on their unique URL, and not from sales made via a sub-producer's unique URL.

[2] Fully 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.

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