



Central States Health & Life Co. of Omaha

Commission Schedule

Medicare Supplement Commissions*

The effective date of this schedule is January 1, 2021

AL IA ND NE NV	OH UT WV WY	Plan**	Age**	Policy Years		
				1 - 6	7 - 10	11+
		All Plans EXCEPT Plan N	65 - 80	22%	2.25%	0%
			81+	11%	1.13%	0%
				Policy Years	Policy Years	Policy Years
				1 - 6	7 - 10	11+
		PLAN N	65 - 80	27%	2.25%	0%
			81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25.
CS 001-04 NATL ATT

KY LA MS NC*** VA***	Plan**	Age**	Policy Years			
			1 - 6	7 - 10	11+	
		ALL PLANS	<65 Disability	1%	0%	0%
			All Plans EXCEPT Plan N	65 - 80	22%	2.25%
			81+	11%	1.13%	0%
				Policy Years	Policy Years	Policy Years
				1 - 6	7 - 10	11+
		PLAN N	65 - 80	27%	2.25%	0%
			81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25.
***NC OFFERS PLANS A, D & F FOR <65 DISABILITY - VA OFFERS PLAN A ONLY FOR <65 DISABILITY
CS 001-04 NATL ATT

IL	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans EXCEPT Plan N	<65 Disability	1%	1%	0%
		65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	<65 Disability	1%	1%	0%
		65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 001-04 IL

KS	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans EXCEPT Plan N	<65 Disability	22%	2.25%	0%
		65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	<65 Disability	27%	2.25%	0%
		65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 002-04 KS

MT	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans	All Ages	22%	2.25%	0%

Compensation for GI (Guaranteed Issue) business will be paid same as standard MT commission rates

CS 003-04 MT

SD	Plan**	Age	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans	<65 Disability	1%	0%	0%
	All Plans EXCEPT Plan N	65 -80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 004-04 SD

OK	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	Plan A	<65 Disability	1%	0%	0%
	All Plans	65 -80	22%	2.25%	0%
		81+	11%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 004-04 OK

TX	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 7	8 - 10	11+
	Plan A	<65 Disability	1%	0%	0%
	All Plans EXCEPT Plan N	65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 7	8 - 10	11+
	PLAN N	65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 005-04 TX

MI	Plan**	Age**	Policy Years 1 - 3	Policy Years 4 - 10	Policy Years 11+
	All Plans EXCEPT Plan N	65 - 80	31%	2.25%	0%
		81+	15.5%	1.13%	0%
			Policy Years 1 - 3	Policy Years 4 - 10	Policy Years 11+
	PLAN N	65 - 80	39%	2.25%	0%
		81+	19.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25
CS 006-04 MI

TN	Plan**	Age**	Policy Years 1 - 6	Policy Years 7 - 10	Policy Years 11+
	All Plans	<65 Disability	1%	0%	0%
	All Plans EXCEPT Plan N	65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years 1 - 6	Policy Years 7 - 10	Policy Years 11+
	PLAN N	65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25
CS 007-04 TN

ID	Plan**	Age**	Policy Years 1 - 6	Policy Years 7 - 10	Policy Years 11+
	All Plans	<65 Disability	1%	0%	0%
	All Plans EXCEPT Plan N	65 - 80	21%	2.25%	0%
		81+	10.5%	1.13%	0%
			Policy Years 1 - 6	Policy Years 7 - 10	Policy Years 11+
	PLAN N	65 - 80	25%	2.25%	0%
		81+	12.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25
CS 008-04 ID

NJ	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	Plans C & D	All Ages	1%	0%	0%
	Plans A, F & G	65 - 80	21%	2.25%	0%
		81+	10.5%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	65 - 80	25%	2.25%	0%
		81+	12.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 009-04 NJ

FL	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans EXCEPT Plan N	<65 Disability	2%	0%	0%
		65 - 80	21%	2.25%	0%
		81+	10.5%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	<65 Disability	2%	0%	0%
		65 - 80	25%	2.25%	0%
		81+	12.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid same as standard FL commission rates

CS 010-04 FL

AZ*** GA	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans - GA ONLY	<65 Disability	1%	0%	0%
	All Plans EXCEPT Plan N	65 - 80	21%	2.25%	0%
		81+	10.5%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	65 - 80	25%	2.25%	0%
		81+	12.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid at a one-time flat rate of \$25

CS 011-04 AZ-GA ***AZ DOES NOT OFFER <65 DISABILITY

IN	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN A	<65 Disability	1%	0%	0%
	All Plans	65+	23%	0%	0%

Compensation for GI (Guaranteed Issue) business will be paid same as standard IN commission rates
CS 012-04 IN PART B DEDUCTIBLE PREMIUM IS CONSIDERED COMMISSIONABLE PREMIUM

PA	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans	<65 Disability & *GI	1%	0%	0%
	All Plans EXCEPT Plan N	65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

*GI (Guaranteed Issue)
CS 014-04 PA

SC	Plan**	Age**	Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	All Plans EXCEPT Plan N	65 - 80	22%	2.25%	0%
		81+	11%	1.13%	0%
			Policy Years	Policy Years	Policy Years
			1 - 6	7 - 10	11+
	PLAN N	65 - 80	27%	2.25%	0%
		81+	13.5%	1.13%	0%

Compensation for GI (Guaranteed Issue) business will be paid same as standard SC commission rates
CS 015-04 SC

*Commissions are applied to commissionable premium only. Commissionable premium is the original gross premium less the initial policy fee, credit card processing fee (if applicable) and the premium designated by the Company to cover the Part B Deductible amount if applicable to the plan purchased. Commissions are not paid on any increases in premium including attained age increases or experience rate increases.

**All Plans or ages may not be available in all states. Please refer to individual rate sheets for plan availability.

Central States Health & Life Co. of Omaha

By: _____

Date: _____

Gary Craft - Senior Vice President