Broker Commissions Schedule

Cigna Healthcare 2026 medical and dental plans

Medical insurance commissions

Medical commissions apply to all metal levels and plans sold on or off Marketplace. Sales made during an Open Enrollment or a Special Enrollment Period are eligible. Medical commissions will be paid for up to four children on the plan. Advancing is not available.

2026 medical commissions for applications one to four will be paid $0 (PMPM) until the agent or agency reaches five medical applications. At that time, any new medical sales commissions due will be paid, starting from the first 2026 application. Please be advised eligible producers will be paid commission for existing medical policies scheduled to renew January 1, 2026 under this 2026 commission schedule. Commissions will be paid on posted premiums applied to the agent's or agency's clients' eligible cases.

	New sales 2026	Renewals 2026
Arizona	$22 PMPM	$20 PMPM
Colorado	$20 PMPM	$20 PMPM
Florida	$27 PMPM	$27 PMPM
Georgia	$15 PMPM	$20 PMPM
Illinois	$22 PMPM	$20 PMPM
Indiana	$22 PMPM	$22 PMPM
Mississippi	$22 PMPM	$22 PMPM
North Carolina	$25 PMPM	$25 PMPM
Tennessee	$22 PMPM	$22 PMPM
Texas	$15 PMPM	$20 PMPM
Virginia	$22 PMPM	$22 PMPM

Dental insurance commissions

Dental commissions will be paid on a monthly as-earned basis as a percentage of the total premium.

Pediatric EHB dental commissions will be paid at 17% on the first year premium and 5% at renewal, not as indicated above. If policy is terminated prior to its first renewal date, any advanced paid commission may be prorated and recovered by Cigna Healthcare pursuant to the terms of our contract and subject to applicable law.

	New sales 2026	Renewals 2026
Cigna Dental Preventive	10% Monthly	10% Monthly
Cigna Dental 1000	20% Monthly	10% Monthly
Cigna Dental 1500	20% Monthly	10% Monthly
Cigna Dental 3000/100	20% Monthly	10% Monthly
Cigna Dental Vision 1000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 2000	20% Monthly	10% Monthly
Cigna Dental Vision Hearing 3500	20% Monthly	10% Monthly

Not all plans are available in all states

Payment frequency*

Medical and dental commission checks are issued twice a month.

Cigna Healthcare® pays commissions to producers licensed under state insurance laws and, if required by law, appointed by Cigna Healthcare. Producers will need to sign an agreement with us to be eligible for commissions. Commission schedules are subject to change at our discretion.

Questions?

Get answers about commissions/statements or 1099s:

Phone
1.800.903.7711

Fax
1.646.753.6549

Email
IFPComm@CignaHealthcare.com

cigna healthcare

*Commission payment releases subject to minimum threshold. EFT payment will release with $5 or more, and mailed paper checks will release with $300 or more.

**Commission/Compensation Closing Date refers to the date commissions get released based on paid premium and/or number of members lives that has been allocated and passed through from the billing systems to our commission system. Please allow 48 hours for EFT to settle and up to 14 days to receive statement/check.

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