



**EXHIBIT A:**

**STANDARD COMMISSION SCHEDULE**

Commission Schedule Date: November 1, 2009

As of the Commission Schedule Date stated above, this Commission Schedule supersedes all prior Commission Schedules.

Insurers agree to pay Producer commissions in accordance with the following rates and terms:

Type of Policy	Commission Rate			
<b>Individual Health Policies</b>	<b>8.00%</b> Straight			
<b>ODS SeniorSelect (Medicare Supplement Program)</b>	<b>5.00%</b> Straight			
<b>ODS Individual Dental Exchange</b>	<b>8.00%</b> Straight			
<b>Small Group Health Policies (2-50 Members)</b>	<b>4.50%</b> Straight			
<b>Large Group Health Policies (Over 50 Members)</b>	<b>Annual Premium</b>	<b>Initial and Subsequent Years</b>	<b>Annual Premium</b>	<b>Initial and Subsequent Years</b>
	Up to \$6,000	8.00%	\$250,000 - \$500,000	2.00%
	\$6,000 - \$12,000	6.00%	\$500,000 - \$1,000,000	1.00%
	\$12,000 - \$50,000	4.00%	Over \$1,000,000	.50%
	\$50,000 - \$250,000	2.50%		

Commission paid to the Producer shall be based on the above rates. For purposes of calculating the commission rate for a given month, all premiums paid for the policy year, or portion thereof, shall be taken into account when determining the "annual premium" in the above schedule.