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**e-newsletter**

## ***Highmark Changes AOR process for groups of 51+***

The Agent of Record letter process has changed for groups with 51 or more lives. Effective immediately, when an agent is to receive a commission amount in excess of 3%, the commission rate must be disclosed in the AOR letter. Effective January 1, 2005, agents must disclose any commission amount (per contract per month, % of premium) to be received in the AOR letter.

Sample AOR letters are attached for your review. Please note the dates of the letters.

Please contact ARMS prior to completing the AOR to ensure that the correct letter is used.