

HEALTH INSURANCE PLANS

What Are The Plans?

Choose from 13 HMO Kaiser Plans or 5 PPO/HMO plans from United Health Care/PacifiCare.

BENEFITS STORE, Inc.

Association Benefits

Who Can Enroll?

REALTORS®, Corporate and Affiliate Members.
Employees of Member Firms can enroll (contact Benefits Store for details).

Everyone Accepted/Guaranteed Issue.

When Can You Enroll?

- **Existing Association Members** can enroll during Open Enrollment Periods.
 - **Kaiser** - October 1-31
 - **United Health Care/PacifiCare** -April 1-30
- **New Association Members** are immediately eligible for coverage with the effective date the 1st of the month following enrollment.



For information and/or a quote, visit our website at www.BenefitsStore.com

Or call 1-800-446-2663 today!

Kaiser HMO Plans

HMO plan advantages include:

- Virtually no paperwork and no hassles.
- No pre-existing condition exclusions.
- Low co-payments for each office visit. Lower premium deductible plans and tax advantaged HSA compatible plans are available.
- Low co-payment for generic or brand name prescription.
- Low co-payment for emergency room visits (waived if admitted as hospital inpatient).
- Large selection of physicians and hospitals.
- Kaiser's unique "one stop" health care program means you get all of your medical needs taken care of in one location.

UnitedHealthCare

PacifiCare (now UnitedHealthCare of California)

PPO program advantages include:

- Choice of 30,000+ California and 600,000+ Nationwide private practice physicians.
- \$40 co-payment for physician office visits.
- \$1000 or \$4000 annual deductibles.
- Low co-payment for generic or brand name Rx

HMO plan advantages include:

- No claim forms, no pre-existing condition exclusions & unlimited lifetime benefits.
- \$10, \$20, \$30, or \$40 co-payment for primary care physician visits.
- Large Selection of California private practice physicians and hospitals.

SUPPLEMENTAL PLANS



4 DENTAL PLANS

Primestar – Choice of three (3) plans – freedom to choose any dentist including specialists.

Metropolitan/Safeguard – Panel (network approved dentists). Very high benefits with low premiums. Includes orthodontia.

PMI/Delta Dental – Panel (network approved dentists). Highest benefits of all our programs. Immediate coverage for crowns.

PacifiCare Dental Panel DHMO (network approved dentists).

2 VISION PLANS

Vision Plan of America – Network provider program with savings of 20% – 40% to members.

Spectera Vision – Preferred Provider Insurance program with ability to select any provider.

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MEDICARE SUPPLEMENTS

We offer a choice of several supplemental programs w/wo HMO network structure, w/wo international coverage, w/wo out-patient prescriptions.

FAMILY PROTECTION PLANS

Income Replacement – Income replacement coverage to make available a portion of your family income should you become disabled and no longer able to work due to an accident, injury or illness.

Life Insurance – Provide financial security with a wide variety of options to secure protection for your family.

Long Term Care – Protect your family and assets with a choice of programs tailored to your needs.

AUTO, HOME, AND BUSINESS



One of the best known names in property, casualty insurance.

Auto – Full line of personal and business auto coverage including liability and property damage.

Home – Coverage for both personal and investment properties. Apartments, condos, commercial buildings and In-home business coverage.

Business – Travelers' Businessowners Policy offers an affordable way to obtain Property and Liability insurance. The policy includes key coverages that are important to any business and offers business-specific options.

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