



Exclusive C.A.R. Member Insurance Package C.A.R.'s Endorsed Agent since 1996

Health Insurance

Since 1996, C.A.R. has endorsed RealCare Insurance Marketing, Inc. for life and health insurance. RealCare Insurance Marketing specializes in helping businesses find and purchase health insurance and HMO programs within their budget. For more information regarding any of these plans, please call RealCare at (800)939-8088 ext. 202.

Medical Plans: Guaranteed issue group health care plans with Anthem Blue Cross and Kaiser Permanente. Coverage is available to C.A.R. members and their eligible family members, full-time W-2 employees, employees of C.A.R., and employees of C.A.R. Member Boards. Rates are based on the enrollee's home zip code, age, number of dependents enrolled and insurance carrier - not health status. REALTORS® may apply for other individual insurance at any time but are required to undergo a health underwriting process (i.e., fill out a health application and be approved by underwriting). Individual coverage is not guaranteed.

Dental Plans: PPO dental plans with MetLife allow enrollees to obtain dental care. Plans cover orthodontia and have no waiting period for any services.

Vision Coverage: The vision plan is offered through Medical Eye Services. Features include no copay on exams, lenses and frames when using preferred providers. Exams, lenses and frames are provided once every 12 months.

Aflac Accident and Cancer Plans: An Aflac Accident policy can help you manage your expenses after an injury. Cancer impacts many of our lives, and one of the most easily forgotten effects is financial. An Aflac Cancer policy pays you cash regardless of what your medical plan pays.

Life Insurance: Guaranteed issue life insurance with either \$25,000 or \$50,000 of life insurance coverage. Other life insurance plans offered at very attractive rates for greater benefit amounts. These plans require medical underwriting.

