

# Monterey County Association of REALTORS®

## ASSOCIATION BENEFITS HIGHLIGHTS

(Affiliate members and W-2 Employees of member firms are also eligible)  
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Provided by the **BENEFITS STORE** for the exclusive benefit of **LOCAL REALTOR® Association members (REALTORS® and Affiliates)**.

**ELIGIBILITY:** Association members eligible to enroll include REALTORS®, Affiliate Members and other Membership classifications. **MLS ONLY NOT ELIGIBLE.**

W-2 employees of Members and Member Offices and W-2 employees of Affiliate Member Offices are also eligible. The premium billing needs to identify the Association that the member/member firm belongs to.

**MEDICAL PLANS:** Large Selection of Major Medical PPO and HMO plans are available including 6 GROUP DENTAL PLANS (Kaiser, PacificCare, Anthem Blue Cross).

**PACIFICARE DENTAL:** Choice of THREE plans. Association Choice and High Option (all dentists) and the Panel/DMO (network approved dentists).

**DENTAL SECURITY PLUS:** Freedom to choose any dentist including specialists.

**SAFEGUARD HEALTH:** Panel (network approved dentists) very high benefits for low premiums. Includes orthodontia.

**PMI/DELTA DENTAL:** Panel (approved dentists) highest benefits of all our programs. Immediate coverage for crowns etc.

**IMPORTANT: All plans include benefits for dental specialists.**

### GROUP VISION PLANS

VISION PLAN OF AMERICA Network Provider program with savings of 20%-40% to members. Semi-annual vision analysis, cataract and glaucoma testing. Eye-glass frame adjustments and repairs (labor only) at no charge.

**SPECTERA VISION:** Preferred Provider Insurance program with ability to select any provider. Includes LASIK benefits.

### ADDITIONAL BENEFITS

**INCOME REPLACEMENT:** Group Income Replacement Coverage to provide a portion of your income should you become disabled by accident/injury or illness.

**LONG TERM CARE:** Choice of several supplemental programs with various options. Some offer group plans for W-2 Employees.

**LIFE INSURANCE:** Programs can be tailored for your needs and for the financial security of your family.

### MEDICARE SUPPLEMENTS

**BLUE CROSS/ BLUE SHIELD:** Choice of several supplemental programs w/wo HMO network structure, w/wo international coverage, w/wo out-patient prescriptions.

**GROUP ACCIDENT, CANCER AND CRITICAL ILLNESS:** Choice of several supplemental group programs with various options designed to help offset unexpected health expenses not covered in full by medical insurance.

**REQUEST FOR INFORMATION:** For plan information, enrollment requirements and questions about benefit plan options: Contact the Benefits Store by E-mail using the [roger@benefitsstore.com](mailto:roger@benefitsstore.com) or call us at 800-446-2663. THE BENEFITS STORE, INC., P O BOX 68 | ORINDA, CA 94563 | Phone: 925-855-9500 | Fax: 925-855-2050 | License: 0680704.