

# 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**

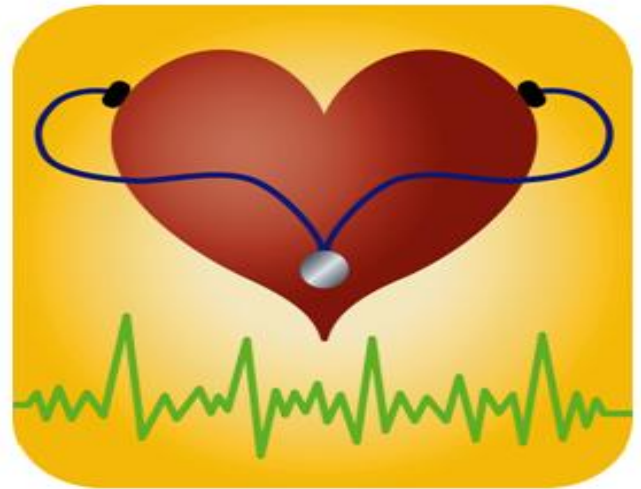
## Who Can Enroll?

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 1<sup>st</sup> of the month following enrollment.



*For information and/or a quote, visit our website at [www.BenefitsStore.com](http://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.

*For information and/or a quote, visit our website at [www.BenefitsStore.com](http://www.BenefitsStore.com)*

*Or call 1-800-446-2663 today!*

## 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.

**BENEFITS STORE, Inc.**

Association Benefits

