

# CALIFORNIA DESERT ASSOCIATION OF REALTORS®

# HEALTH INSURANCE PLANS

## What Are The Plans?

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

## Who Can Enroll?

REALTORS®, Corporate and Affiliate Members, and W-2 Employees of Member Firms can enroll.

**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.

**BENEFITS STORE, Inc.**

**Association Benefits**



*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-payment for each office visit to doctor (your choice of \$5, \$15, \$30, or \$50 Plans.
- \$20 low co-payment for each 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.

## PacifiCare/United Health Care

### PPO program advantages include:

- Choice of 30,000+ California and 500,000+ National 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, or \$30 co-payment for primary care physician visits.
- Large Selection of California private practice physicians and hospitals.

# SUPPLEMENTAL PLANS

## 4 DENTAL PLANS



**Primestar** – 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.

**PacificCare Dental** – **Choice** of THREE plans. Association Choice and High Option (all dentists) and the Panel DHMO (network approved dentists).

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## 2 VISION PLANS

**Vision Plan of America** – Network provider program with savings of 20% – 40% to members. Semi-annual vision analysis. Cataract and glaucoma testing.

**Spectera Vision** – Preferred Provider Insurance program with ability to select any provider. Includes LASIK benefits.

## 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.

## 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.

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