

Top 5 Ways NAR's REALTORS® Core Health Insurance Program Can Help You.



As the healthcare reform debate continues in Washington, thousands of NAR members are benefiting from a new program that provides expanded options for their medical insurance. REALTORS® Core Health Insurance ("RCHI"), customized for NAR members, offers limited medical indemnity insurance coverage*.

Following are 5 scenarios that illustrate how RCHI may be able to benefit you. Some member testimonials are also included as they provide excellent real-life examples of how the Program can help:

1. **Do you have coverage?** If you have **no coverage**... these plans are guaranteed acceptance for NAR members. Here's what NAR Member Vicki had to say about the RCHI limited medical indemnity insurance:

"[SASid representative] has been enthusiastic and professional every time I have spoken with her. My husband has had a pre-existing condition that made it difficult to find affordable coverage for just every-day needs. I had my questions answered repeatedly and [SASid] showed great patience. I am most appreciative with consistent communication and confident that both my husband and I have medical coverage." – Vickie H. (Florence, KY)

2. **Are you paying a lot for coverage?** You may **save on your current health plan** by buying additional insurance. By raising your current major medical* plan's deductible *out-of-pocket limits] to a much higher level, then supplementing your coverage with a RCHI Physicians Co-Pay plan, you may reduce your overall premium.

I have health insurance but it is so costly...

"I initially called inquiring on possibilities of a cheaper plan through the NAR. I was paying \$1,200 per month and it just seemed like stealing when I am so healthy. With the guidance of SASid I was able to find a major medical plan that would be a good fit with a REALTORS Core Health Insurance plan. I not only have more affordable major medical* coverage now, but I also have coverage for my day-to-day needs that will save me nearly \$500 a month!"* – Richard G. (Celebration, FL)

Saved over \$1,500 a month...

"(SASid) was extremely helpful in matching the proper products to the individual needs of my husband and myself, especially when we were paying nearly \$2,600 a month for coverage. Our [major medical] payments were increasing over 26% making our payments prohibitive. Through the NAR Core program and a high deductible major medical* plan, we were not only able to continue having medical coverage, but saved over \$1,500 a month in payments. We can't express how grateful we are to still have medical coverage through NAR's efforts."* – Martha T. (Newark, DE)

3. Have you had **difficulty obtaining coverage**? The REALTORS® Core Health Insurance program is a Guaranteed Acceptance program. Meaning, because you're an NAR Member, you are already qualified for coverage with no medical tests or questions required.

I couldn't get coverage...

"Thank you again for all your patience, helpful commentary, great attitude, and simple explanations of such a complex issue as determining a suitable medical insurance policy. You 'Made My Day' and ended a five-day search for health care insurance that wouldn't break the bank, yet would give us day-to-day coverage for normal medical issues encountered by healthy adults..." - Deberra O. (Menlo Park, CA)

4. **Are You Looking for Accessible Medical Providers?** You can go to ANY Doctor or Hospital and the benefits do not change. But if you do choose to see one of SASid's more than 1 million contracted Preferred Providers, you may get an additional discount.

5. **Are You Looking for Options?**

"We are grateful to be able to provide health insurance options for NAR's uninsured members. What we didn't anticipate was the impact on the 70% of members who currently have medical coverage. Many of these members have high costs associated with their current major medical premium's. We have been able to reduce these costs by supplementing their major medical* with the RCHI program. SASid is passionate about helping members explore their coverage options." SASid (program administrator) President Shannon Kennedy, Licensed Agent (Janesville, WI).*

More About RCHI

REALTORS® Core Health Insurance provides limited medical indemnity plans which are exclusively designed and priced specifically for NAR members. RCHI has guaranteed acceptance so there are no medical questions, tests, or exams to qualify for coverage.

Plan options may include:

- \$30 Co-Pay Doctor Office Visits
- \$30 Co-Pay Wellness Visits
- Hospital and ICU benefits
- Emergency Benefits
- Surgery and anesthesia benefits
- Accident medical expenses
- Single or Family coverage
- Freedom to choose any provider

Built to match member need, the program offers low-cost premiums and freedom to choose any provider. Members can choose between plans based on whether they are looking to save money, gain access to medical insurance, or supplement their current major medical* plan. All RCHI limited medical indemnity plans are underwritten United States Fire Insurance Company, Rated "A" (Excellent) by A.M. Best Company (2009 Edition).

Every person's situation is different so call a benefit specialist today at (877) CORE-PLAN, (877)267-3752, or go online for more information and to see if an RCHI plan is right for you. For online quotes and enrollment go to www.RealtorsCoreHealthInsurance.com/AE. Policy limitations and exclusions are available both online and through our benefit specialists. Benefits and limits may vary by state. (Currently not available in CT, NY and VT)

****Important:* This program includes plan options that offer limited indemnity benefits which are not intended to cover all medical expenses and should not be considered as comprehensive health insurance coverage. United States Fire Insurance Company does not underwrite any major medical plans.**