

CREBP PACKAGE

- ⇒ **Enrollment Assistance**
- ⇒ **Dedicated Benefits Advisors that will guide you through the application and decision-making process**
- ⇒ **Free Concierge Services (you choose the enrollment method)**
- ⇒ **Phone appointments for enrollment are available early evening Monday—Thursday and Saturday time slots**



CREBP PACKAGE ENHANCED BENEFITS include the following:

New Dental Choice – Special PPO Access to more than 14,000 California Dentists, No Deductible, No Waiting Period, No Annual Maximum, No limit on Visits, Eligible Procedures Include Cosmetic Procedures and Dental Implants.

Mutual of Omaha – Valuable Life Insurance Protection for yourself and/or your loved ones. Additional Guaranteed Issue Amounts available at Enrollment.



Health Net®



BENEFITS STORE, INC.

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BENEFITS STORE, Inc.

Association Benefits

CREBP

**Group Health
Coverage
Exclusively for:**

**REALTOR® and
AFFILIATE MEMBERS of
LOCAL CALIFORNIA
REALTOR
ASSOCIATIONS**



Administered by
Benefits Store Insurance Service, Inc.

800- 446-2663

www.BenefitsStore.com

CA Insurance License #0680704

Health Insurance Plans

What Are The Plans?

Choose from 13 grandfathered HMO Kaiser plans and 10 ACA compliant Kaiser HMO plans. Also available are 60+ ACA compliant PPO/HMO plans.

Who Can Enroll?

REALTORS®, Corporate and Affiliate Members.

Everyone Accepted/Guaranteed Issue

When Can You Enroll?

- **Existing Association Members** can enroll during Open Enrollment, at the loss of current coverage, or while being covered under COBRA.
- **New Association Members** can enroll as of the 1st of the month after joining the association.

CREBP w/ KAISER PROGRAM

HMO advantages include:

- Low co-payments for each office visit.
- Low co-payment for generic or brand name prescription.
- Kaiser's unique "one stop" healthcare program means you get all of your medical needs taken care of in one location.

CREBP-NORBAR w/ ANTHEM PROGRAM

PPO advantages include:

- Choice of 30,000+ California and 500,000+ National private practice physicians.
- Low co-payment for physician visits.
- Low co-payment for generic or brand name RX.

HMO advantages include:

- Low co-payments for Office, Specialist and Urgent Care visits.
- Largest selection of California private practice physicians.

Supplemental Plans

10+ Dental Plans Including:

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.

United Healthcare Dental– Panel DHMO (network approved dentists).

Vision Plans Including:

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.

MEDICARE SUPPLEMENTS

We offer a choice of several supplemental programs w/wo HMO network structure, w/wo international coverage, w/wo out-patient prescriptions.

BENEFITS STORE, Inc.

Association Benefits

Covered California

As a New Member, please find out if this option for a tax credit / subsidy to help pay for your health insurance fits you.

Affordable Care Act

- Guaranteed Coverage
- No denial for pre-existing conditions
- Rates not based on health status

Qualification and Requirements:

1. Income within certain limits
2. Not eligible for other coverage
3. Cannot use Married Filing Separately

When do you receive the credit?

When applying you can choose:

1. Get credit now
2. Get credit later
3. Claim the credit on your tax return

Estimating Your Income

- You'll need to estimate if you'll be making more or less than a certain amount in the year for which you want coverage
- Report changes or family size to Covered CA
- If you're unsure of what your income will be, then apply less of the credit to your monthly insurance premiums and get some of the unused credits refunded on your tax return

Save \$\$ Now!

Do not miss this opportunity!

Please contact us at:
(800) 446-2663
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www.BenefitsStore.com

