

Supplemental Health

REALTORS® CoreHealthInsurance

An affordable, guaranteed-acceptance, supplemental insurance group plan with benefits for NAR members aged 18-64. RCHI works well paired with a high-deductible major medical plan to help with out-of-pocket expenses.

*See website for terms and conditions.

Short Term Medical

SMART Short Term Medical

Designed to be a cost-effective temporary medical policy to fill gaps in your health coverage from 30 days to 6 months. Plans offer next-day coverage, a simple application process, and flexible deductible and coinsurance options.

*See website for terms and conditions.

Prescription Drug Discount Card

DRUG CARD AMERICA Powered by SASid

Save up to 60% on select generic prescriptions and up to 15% on select name brand prescriptions at over 60,000 pharmacies nationwide, including most major chains, with this FREE prescription discount drug card.

*See website for terms and conditions.

1-877-267-3752 • www.REALTORSInsuranceMarketplace.com

ABOUT REALTORS® Insurance Marketplace

REALTORS® insurance marketplace

What is REALTORS® Insurance Marketplace?

REALTORS® Insurance Marketplace is an easy to use comparative online shopping site designed to help NAR members obtain insurance by offering a wide roster of insurance plans and products. Offered under the REALTOR Benefits® Program, the Marketplace offers NAR members exclusive access to the private Members Health Insurance Exchange, featuring insurance plans from top-rated carriers nationwide that meet the mandates of the Affordable Care Act.

The Marketplace is powered by SASid, a trusted NAR partner who specializes in helping NAR members find the best insurance plans and products for themselves and their families. SASid's team of licensed benefit specialists offer complimentary consultative services, providing information on all insurance options, including money-saving options and access to additional benefits.

How does it work?

- It's easy! Simply insert your geographic and demographic information into the Marketplace quoting engine.
- Based on the information you've provided, you will then be shown the options available to you. You can quote, shop, and enroll directly online.
- If you would like assistance you can call us at any time. We're available to you both during the enrollment process and afterwards as well, if you need help later on.

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REALTORS® insurance marketplace

Powered by SASid

A Comprehensive Guide to REALTORS® HEALTH DENTAL & SUPPLEMENTAL INSURANCE



SASid
insurance development

NATIONAL
ASSOCIATION of
REALTORS®
REALTOR Benefits® Program

Members Health Insurance Exchange

Just for NAR members, the private Members Health Insurance Exchange provides access to ACA-compliant individual major medical plans from nationally recognized and top-rated insurance carriers including Aetna, Anthem, Blue Cross Blue Shield, Health Net, Kaiser Permanente, UnitedHealthOne, and more. All plans offered are guaranteed acceptance and include*:

- HMOs
- PPOs
- High Deductible (Catastrophic)
- Health Savings Account (HSA) qualified

Licensed benefit specialists are available to guide you through the Exchange. Personal assistance is also available for those needing guidance in navigating the public/government exchanges.

*Some states have mandatory requirements, based on individual state laws, which call for variations in the form of the policy affecting the ability of providers to offer coverage in those states.



NAR members and their families have exclusive access to four group plan options (Platinum, Gold, Silver, and Value) with benefits for over 300 procedures. You're free to visit any licensed dentist, however seeing a dentist in the nationwide preferred provider network (PPO) can greatly reduce your out-of-pocket expense.

*See website for terms and conditions.

Open Enrollment 2015

November 15, 2014

Open Enrollment 2015 Begins

You can begin enrolling in Qualified Health Plans on November 15th, 2014 for plans that will be effective beginning January 1, 2015.

In order for a health plan to be effective by January 1, 2015 an application must be submitted by December 15, 2014.

Deadline for Jan 1 Effective Date

December 15, 2014

December 31, 2014

Coverage ends for 2014 Marketplace plans

Even if your plan began in June of 2014, the coverage year ends December 31, 2014. Most plans automatically renew, but you should check with your carrier.

All health plans purchased between November 15th and December 15th go into effect on January 1, 2015. Plans purchased after 12/15/2014 follow standard effective date guidelines.

2015 Health Plan Effective Date

January 1, 2015

February 15, 2015

Open Enrollment Closes for 2015

The last day to enroll in a Qualified Health Plan is February 15, 2015. After that point, you will need a qualifying event to trigger a Special Enrollment Period.

Open Enrollment ENDS

*This timeline outlines dates for the individual mandate. REALTORS® Insurance Marketplace can also assist businesses in meeting the **employer mandate**. For personal assistance and more information, businesses and employers can contact a licensed benefit specialist at 877-267-3752.