

HEALTH INSURANCE PLANS

What Are The Group Health Plans?

Choose from 13 grandfathered HMO Kaiser plans and 10 ACA compliant Kaiser HMO plans. Anthem Blue Cross ACA compliant plans (19) are also available.

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
 - **Covered CA** – November 1 – December 15
 - **Anthem Blue Cross** – December 1–31
- **New Association Members** are immediately eligible for coverage with the effective date the 1st of the month following enrollment.

For information and/or a quote, visit our website at www.BenefitsStore.com

Or call 1-800-446-2663 today!

Anthem Blue Cross

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.

CoveredCA

Benefits Store has Certified Agents that are available to you, family members, friends and coworkers to assist in enrollment into our California Health Exchange, Covered CA.

Subsidies are available for those that qualify to assist in premium payment for coverage, contact us at (800) 446-2663 now to find out if you qualify.

Kaiser HMO Plans

Low co-payments for each office visit. Lower premium deductible plans and tax advantaged HSA compatible plans are available.

Kaiser's unique "one stop" health care program means you get all of your medical needs taken care of in one location.

BENEFITS STORE, Inc.

Association Benefits



Covered California Plans



The Benefits Store, Inc. has several Benefit Advisors that have successfully completed the COVERED CALIFORNIA licensing requirements and are certified to assist consumers with the navigation and enrollment process into California's Health Exchange.

SUPPLEMENTAL PLANS



WHAT ARE THE GROUP DENTAL PLANS?

Primestar/Delta Dental/Nationwide – 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).

WHAT ARE THE GROUP 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

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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

TRAVELERS 

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.

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Association Benefits

