

# Healthcare Coverage Options

## We make it easy for you to help members!

By SASid, Inc., Administrator for NAR's REALTORS® Insurance Marketplace

### Insurance for Your Members

Like most Americans, price and convenience continue to be the top priorities for NAR members when it comes to healthcare coverage.

We at REALTORS® Insurance Marketplace are here to help: our online comparative shopping site, designed to simplify the insurance-buying process, brings together a broad range of health plans and coverage solutions that make sense for most budgets and lifestyles. Here, your members can browse and compare plans, obtain quotes and enroll within minutes.

Navigating the insurance landscape can be tricky. We provide personal assistance for those needing guidance to compare plans. Our licensed benefit specialists are available to provide complimentary consultative services to NAR members, and can give advice on cost-saving strategies. This is all available exclusively to NAR members through the REALTOR Benefits® Program and is administered by SASid, Inc., a trusted and long-term NAR partner.

### Custom Resources, Just for You

We know that as state and local association executives you're often tasked with helping your members find workable coverage solutions. We're here to help: we've dedicated ourselves to helping your members navigate the ever-changing insurance landscape and have built a variety of resources to assist you in sharing this resource.

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Within the Marketplace website there's a page just for you containing a variety of branded educational materials such as PDFs and product brochures, and information about how we can work with you to set up a complimentary and customized personal healthcare options page on your association website.

### Get started at

[RealtorsInsuranceMarketplace.com/ae](https://RealtorsInsuranceMarketplace.com/ae).

From the AE tab on the site, you can request a FREE customized benefits page (we do the work, you get the link!), download materials and a quick benefits video, and request supplies for meetings, new member welcome kits, etc.



“ Getting our delivery of brochures and fun supplies feels like Christmas. It makes it so easy for me to share information with our members about the coverage plans available to them. I'll give these out during our next quarterly breakfast! ”

Lauri Rottmayer, Association Executive  
North Central Board of REALTORS®, Mountain Home, Ark.



**A wide variety of plans available through REALTORS® Insurance Marketplace include:**

**Major Medical and Medicare Supplement Plans:**

The private Members Health Insurance Exchange provides access to qualified ACA (government) major medical plans and flexible term major medical plans. The Medicare Supplement Insurance Options Exchange provides a one-stop shop for Medicare-eligible NAR members who wish to explore and expand their supplemental coverage after obtaining Original Medicare through the federal government.

**Additional Coverage Options, Available Year-round:**

REALTORS® Dental and REALTORS® Vision Insurance plans provide group coverage for REALTORS® and their families, with the benefit of group rates.

In addition to group dental and vision options, our Marketplace offers supplemental health coverage solutions designed to compliment major medical plans. One such solution is Members TeleHealth, an innovative healthcare solution that provides access to U.S. board-certified physicians at any time of day or night via telephone, smartphone or tablet app, web chat, or email. Telemedicine is the hottest trend in digital medicine.

Members Accident Protection is a plan that provides coverage in the event of an accident, and REALTORS® Core Health Insurance (RCHI) is an innovative alternative health coverage option providing cost-effective and workable

alternative coverage compared to pricier ACA options. RCHI is a guaranteed acceptance, Limited Medical insurance plan that provides coverage for everyday healthcare needs.

Finally, Pet Health Insurance provides coverage for cats and dogs. These plans help members be prepared for unexpected or expensive vet care bills before they even happen.

We also provide easy links to solutions from other providers for errors and omissions coverage, auto, home and renters insurance plans, and there is more to come.

**Major Medical and Medicare Open Enrollment**

Open Enrollment is the period of time when you can enroll in a new plan or make changes to your current plan. If you miss Open Enrollment, you may not be able to make changes to your ACA plan or Medicare coverage for another year.

**Major Medical Open Enrollment: November 1 - December 15, 2019**

**Medicare Open Enrollment: October 15 - December 7, 2019**

**For additional information contact Paula Colling, Account Manager paula@sasid.com | 833.254.0661 ext. 5116**

**Update: A Brief Word on Association Health Plans**

*In 2018, the Department of Labor (DOL) issued a new rule opening the door for small employers and self-employed individuals to participate in association group health plans, but a federal district court struck down parts of the rule earlier this year. NAR supports the final rule and is working with the DOL to appeal the decision. Learn more at [NAR.realtor/health-care-reform](http://NAR.realtor/health-care-reform).*

*\*Product availability and eligibility requirements vary by product. See website for details, terms and conditions.*

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