

Open Enrollment Period for Major Medical



**When: Nov. 1 - Dec. 15
for Jan 1 coverage**



**What: The set time period when you
are allowed to make Major Medical
plan changes and choices**



**Why: You may want to change levels
of coverage, your premium, or your
deductible**



Questions? Contact Us:

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

Special Enrollment Period (SEP)

Under certain circumstances individuals may change or enroll in Major Medical plans outside of Open Enrollment. In most cases, SEPs will extend for 60 days from the date of the triggering event. Events that permit a Special Enrollment Period include, but are not limited to:

- ✓ **Change in marital status**
- ✓ **Having or adopting a child**
- ✓ **Job loss resulting in loss of insurance,
and/or can't afford COBRA**

Circumstances that do **not qualify** include, but are not limited to:

- ✗ **Unhappiness with current coverage**
- ✗ **Coverage termination due to
non-payment**

About REALTORS® Insurance Marketplace

What is it?

REALTORS® Insurance Marketplace is a comparative online shopping site created just for NAR members. The Marketplace is made available through the National Association of REALTORS® REALTOR Benefits® Program, and offers a range of health plans and supplemental options, including access to the private Members Health Insurance Exchange featuring insurance plans from top-rated carriers, flexible term health insurance plans (also known as short term plans), REALTORS® Dental Insurance, REALTORS® Vision Insurance, and more.

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.

How does it work?

- 1 Visit us securely online and provide a few pieces of demographic information.
- 2 Based on the information you provide, our quoting engine will generate available coverage options. You are able to quote, shop, and enroll directly online.
- 3 If at any point you would like assistance or to talk through these options, you may call us directly at 1-877-267-3752. Our licensed agents are available to assist with all of your enrollment needs.



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Health, Dental, Vision & More



Health

Top-rated carriers, and a variety of plans designed to suit your needs

Members Health Insurance Exchange

Provides access to ACA compliant individual Major Medical plans from nationally recognized top-rated carriers. All plans offered are guaranteed acceptance.



Recognized by Healthcare.gov as an Elite Circle Champion for our exceptional consultative service.

*Not all carriers have plans available in all states or areas.

FLEXIBLE TERM Health Insurance

Also known as Short Term Medical Solutions, this plan now offers coverage enrollment options from 30 days up to a total of 364 days in a calendar year. Coverage can extend beyond this to be renewed for up to 36 months. These plans can be used to bridge a gap in coverage or as primary coverage for an extended time.*

*See website for eligibility, state availability, terms, and conditions.

REALTORS® CoreHealth Insurance

A guaranteed acceptance, Limited Medical insurance plan. RCHI provides coverage for everyday healthcare needs. RCHI can provide cost-effective and workable alternative coverage to pricier ACA options. RCHI is also ideal as supplemental coverage for out of pocket costs if you have a high deductible health plan that you like and want to keep.*

*See website for eligibility, state availability, terms, and conditions.

Supplemental

Designed to complement major medical plans, especially those with high deductibles



Coverage to pay for out-of-pocket medical expenses incurred from an accident. It is designed to supplement major medical plans that have high out-of-pocket costs and is available to NAR members age 18-64. Accident Protection offers a variety of plan levels with deductibles ranging from \$100 - \$250 and benefits that pay up to \$10,000. Bonus benefit: Telemedicine.*

*See website for eligibility, state availability, terms, and conditions.



A telemedicine service plan providing access via telephone, smartphone/tablet app, video chat, and email to MDLIVE, a network of 2300+ board-certified physicians who can diagnose, recommend treatment, and prescribe or refill prescriptions* for non-emergency medical issues. Benefits include unlimited visits and no co-pay.**

*MDLIVE does not guarantee that a prescription will be written.

** See website for eligibility, state availability, terms, and conditions.

Medicare Supplemental

Designed to complement Medicare coverage options



If you are Medicare eligible and wish to expand your coverage, you may quote, shop, and enroll in a variety of Medicare supplement options. Licensed benefit specialists are available to answer questions and provide basic information including the highlights and differences between the individual plans, basic eligibility, and enrollment information. If you are an NAR member under age 65, you may also use the Exchange to assist Medicare-eligible family members.

*See website for eligibility, state availability, terms, and conditions.

Dental & Vision Coverage

Group plans, great rates

REALTORS® Dental Insurance

Provides exclusive access to three group plan options (Platinum, Gold, and Value) all with 100% preventive in-network coverage. Benefits for over 370 procedures. Visit any licensed dentist. Note: seeing a dentist in the nationwide preferred provider network (PPO) can greatly reduce out-of-pocket expense.*

*See website for eligibility, state availability, terms, and conditions.

REALTORS® Vision Insurance

A group plan designed to offer valuable benefits for contact lenses, frames and lenses for glasses, and routine eye exams to help detect and prevent eye conditions. Freedom to visit any eye care professional you choose, with additional savings for visiting one of the 42,000 providers in the EyeMed Select network.

*See website for eligibility, state availability, terms, and conditions.

Prescription Savings

Get your FREE card, and start saving today



Save an average of 30%* on select brand-name and generic prescription drugs at over 60,000 pharmacies nationwide, with this FREE prescription discount drug card.**

*Based on 2018 national NAR program savings data.

**See website for eligibility, state availability, terms, and conditions.

Pet Insurance

Coverage for cats and dogs



ASPCA® Pet Health Insurance can help you take good care of your pets. Save 10% on plan rates for one pet and an additional discount for more than one pet.