

C.A.R. Health Plan Fees

Effective June 1st 2008

A full description of administrative policies is available under “General Plan Guidelines” at the RealCare website: www.RealCare.biz/Realtors.

Administrative Fees

The following is a list of administrative fees charged by RealCare. Fees applicable as of June 1st 2008:

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|---|---------|
| Check By Fax..... | \$ 5.00 |
| Credit Card Payment (per payment month)..... | \$20.00 |
| Late Fee (for past due payments) | \$15.00 |
| Monthly Administration Fees: | |
| Accounts that include medical coverage..... | \$20.00 |
| Accounts that include dental coverage and no medical coverage | \$ 5.00 |
| Accounts that include vision and/or life insurance without medical or dental coverage..... | \$ 2.00 |
| Reinstatement Fee | \$25.00 |
| Reinstatement Fee (Second reinstatement in a plan year)..... | \$50.00 |
| Returned Check Fee | \$25.00 |
| Returned Item Fee for Automatic Premium Payment Deduction..... | \$25.00 |

For more information, visit: www.RealCare.biz/Realtors