



**BLUE CROSS OF CALIFORNIA
& BLUE SHIELD OF CALIFORNIA**
BILLING, CANCELLATION & REINSTATEMENT POLICIES
RealCare Insurance Marketing, Inc. Billing Department: (800) 939-8088, Ext. 201 • Fax: (707) 939-8450

If you have Kaiser Permanente medical, or Blue Shield dental, vision, and/or life coverage only, premiums are billed based on the Kaiser billing schedule. Refer to Kaiser and Blue Shield Billing, Cancellation & Reinstatement Policies.

Initial Payment

Applicants are required to send two months of premium with their **initial enrollment application**. After the initial payment, a single monthly payment is required.

Monthly Billing

- Bills are sent to plan members around the 8th of each month. Premiums are due by the 25th of each month for coverage beginning the first of the second month following the due date. (For example, premiums for coverage for the month of June are due no later than April 25th.) If payment is not received by the 10th day following the premium due date, a late fee of \$15 will be applied. If payment is not received within 30 days of the due date, coverage will be terminated effective the last day of the month through which premiums have been paid.
- Blue Cross rates are based on the subscriber's attained age, zip code and dependent status. If a subscriber has a birthday that moves him/her into the next age bracket, the rate increase will become effective the first of the month following the birthday, and will be reflected on that month's billing statement. Eligible subscribers who turn 65 while enrolled in a Blue Cross medical plan will be charged the "Medicare Secondary" rate effective the first of the month in which the subscriber reaches age 65. If a subscriber provides written documentation that s/he is eligible for Medicare, whether enrolled in Medicare or not, RealCare will change the Blue Cross billed rate to the "Medicare Primary" rate retroactive to the first of the month in which the subscriber reaches age 65. However, if a subscriber is ineligible for Medicare, that subscriber will continue to be charged the "Medicare Secondary" rate.
- Checks should be made payable to RealCare Insurance Trust Account (RITA) and remitted to 19310 Sonoma Highway, Suite A, Sonoma, CA 95476.

Automatic Premium Payment Authorization (APPA)

Plan members electing APPA will have all applicable premiums, dues, fees and adjustments debited on the due date. A premium statement will be mailed each month showing the amount to be debited. If an automatic debit is dishonored, a \$25 fee will be assessed and the premium payment and applicable fees must be remitted to RITA by cashier's check or money order and received before the end of the 30-day grace period to avoid cancellation of your health care and/or insurance coverage.

Cancellation

Coverage may be cancelled for:

- ✓ Failing to pay premium and applicable administrative fees before the end of the grace period.
- ✓ Providing false information about membership in C.A.R.
- ✓ Providing false information about eligibility.
- ✓ Providing false information about a qualifying event.
- ✓ Failing to maintain active membership in C.A.R.

Voluntary Termination

A subscriber may voluntarily cancel coverage for himself or covered dependents. A subscriber who wishes to terminate coverage for any covered person must submit a completed termination form (Blue Cross); or a written request (Blue Shield) to RealCare Insurance Marketing. The effective date of termination will be the first of the month following receipt of the completed form or written request.

Reinstatement Policy

- Subject to the approval of Blue Cross of California, a subscriber may be allowed to reinstate his/her coverage twice in a plan year if the subscriber submits an appeal letter to the Plan Administrator and a cashier's check or money order for all premiums, dues and administrative fees due, plus a \$25 fee for the first reinstatement and \$50 for the second reinstatement payable to RealCare Insurance Trust Account, (RITA).
- In the event a reinstatement request is approved by Blue Cross of California, coverage will be reinstated effective as of the cancellation date.
- If your coverage is not reinstated, you will be eligible to apply at the next Open Enrollment or within 30 days of a qualifying event. In addition, you may enroll in a Kaiser plan any time after three months from your last termination date. You will be required to pay all unpaid premiums, dues and fees at the time of enrollment.
- If your coverage is not reinstated, please contact RealCare to review your health care coverage options.

Amendment or Termination of the Plan

The California Association of REALTORS® intends to continue the Plan described within this summary, but reserves the right to amend or terminate the Plan at any time and for any reason. In addition, the carrier reserves the right to terminate the Plan at the end of the policy year.