



KAISER PERMANENTE & BLUE SHIELD BILLING, CANCELLATION & REINSTATEMENT POLICIES

RealCare Insurance Marketing, Inc. Billing Department: (800) 939-8088, Ext. 201 • Fax: (707) 939-8450

If you have Blue Cross medical, your Blue Shield dental, vision, and/or life premiums will be billed with your Blue Cross premiums. Refer to Blue Cross of California Billing, Cancellation & Reinstatement Policies.

Monthly Billing

- Bills are sent to Plan members around the 12th of each month. Premiums are due the 1st of each coverage month. If payment is not received by the 10th of the month, a late fee of \$15 will be applied. If payment is not received within 30 days of the due date, your coverage will be terminated effective the last day of the month through which premiums have been paid.
- Kaiser rates are based on the subscriber's attained age as of 6/1/08, subscriber's 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 June 1st of the following plan year and will be reflected on that month's billing statement.
- 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. Requests to terminate coverage for any covered person must be made in writing to RealCare Insurance Marketing. The effective date of termination will be the first of the month following receipt of the written request to terminate.

Reinstatement Policy

- A subscriber may reinstate his/her coverage twice in a plan year (June 1 to May 31) if the subscriber submits a cashier's check or money order for all premiums, dues and administrative fees due plus a reinstatement fee of \$25. All reinstatement payments must be received by RealCare within 45 days of the cancellation date.
- No lapses in coverage between the cancellation date and the reinstatement date are allowed.
- 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. You will also be eligible to 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.

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.