

Important C.A.R. Health Plan Administration Guidelines & Fees

June 1st 2010

The following are important policy administrative features. A full description of administrative policies is available under "General Plan Guidelines" at the RealCare website: www.RealCare.biz/Realtors.

Qualifying Events

The following is a list of some of the Qualifying Events which enable members to enroll in the C.A.R. Health Plans outside of the Open Enrollment periods. For additional information please contact RealCare.

- Acquisition of a new dependent either through birth, adoption or marriage
- Placement of a child for adoption
- Marriage, Divorce, Legal Separation or termination of a Domestic Partnership
- Loss of other group insurance coverage
- Exhaustion of COBRA or CalCOBRA
- Issuance of a court order to provide coverage
- Loss of "No Share of Cost" Medi-Cal or Healthy Families
- Newly gained status as an "eligible dependent"

Kaiser Service Areas/Eligibility

To be eligible to enroll in Kaiser a member must live or work within a Kaiser Service Area. However, once enrolled, members may continue coverage with Kaiser even if they move out of, or no longer work in a Kaiser Service Area.

Applicants who live outside of a Kaiser Service Area but work in a Kaiser Service Area will base rates on the location of their home address. If applicant lives in Northern California, use rates for Region 3; if applicant lives in Southern California, use rates for Region 4.

Kaiser Rates - Age Rating

Kaiser will base rates on the "attained age" of the enrolling C.A.R. member. The member's rate will be determined by the age of the member on the first of every month. In the event that a member has a birthday that moves him/her into a new age category, his/her rates will change on the first of the following month.

Maximum Eligibility Age for Dependents: Medical, Dental and Vision Plans

The maximum age for a dependent child on the dental and vision plans is age 24. Dependent children will be covered to age 24 under both plans.

Administrative Fees

The following is a list of administrative fees charged by RealCare.

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