



2010 California Association of REALTORS Monthly Dental - Vision - Life Rates

Rating Regions For Dental Coverage

California Rating Areas For MetLife Dental Plans									
Alameda 3	Imperial 1	Modoc 2	San Diego 7	Sonoma 1					
Alpine 4	Inyo 2	Mono 2	San Francisco 3	Stanislaus 1					
Amador 4	Kern 2	Monterey 3	San Joaquin 3	Sutter 3					
Butte 1	Kings 2	Napa 3	San Luis Obispo 1	Tehama 3					
Calveras 4	Lake 4	Nevada 2	San Mateo 4	Trinity 2					
Colusa 1	Lassen 2	Orange 8	Santa Barbara 5	Tulare 1					
Contra Costa 3	Los Angeles6* or 9	Placer 3	Santa Clara 2	Tuolumne 2					
Del Norte 2	Madera 1	Plumas 2	Santa Cruz 2	Ventura 6					
El Dorado 4	Marin 4	Riverside 9	Shasta 2	Yolo 1					
Fresno 1	Mariposa 1	Sacramento 2	Sierra 1	Yuba 3					
Glenn 1	Mendocino 1	San Benito 2	Siskiyou 2						
Humboldt 1	Merced 1	San Bernardino 5	Solano 4						

* Region 6 Zip Codes for Los Angeles County: 91023, 91301, 91310, 91321-22, 91350-51, 91354-55, 91376-77, 91380-87, 91390, 91711, 91750, 91765-69, 91773, 91788-89, 91795, 91797, 91799, 93510, 93532, 93534-36, 93539, 93543-44, 93550-53, 93563, 93584, 93586, 93590-91, 93599

Note: MetLife Dental and Life Insurance rates are subject to expire at the end of 2010. Renewal rates will be available after 10/1/10.

MetLife Standard PPO Dental

Dental Open Enrollment is October 15 thru November 30 for Jan. 1st effective date unless you have a qualifying event-call RealCare for more info.

Monthly Rates effective 6/1/09-12/31/10	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
Member Only	\$47	\$42	\$42	\$47	\$45	\$45	\$45	\$45	\$45
Member + Spouse	\$94	\$84	\$84	\$94	\$89	\$89	\$89	\$89	\$89
Member + Child(ren)	\$118	\$106	\$106	\$118	\$112	\$112	\$112	\$112	\$112
Family	\$139	\$124	\$124	\$139	\$132	\$132	\$132	\$132	\$132

MetLife Premier PPO Dental

Dental Open Enrollment is October 15 thru November 30 for Jan. 1st effective date unless you have a qualifying event-call RealCare for more info.

Monthly Rates effective 6/1/09-12/31/10	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
Member Only	\$58	\$58	\$58	\$58	\$61	\$61	\$61	\$61	\$61
Member + Spouse	\$116	\$116	\$116	\$116	\$122	\$122	\$122	\$122	\$122
Member + Child(ren)	\$146	\$146	\$146	\$146	\$153	\$153	\$153	\$153	\$153
Family	\$196	\$196	\$196	\$196	\$206	\$206	\$206	\$206	\$206

MetLife Life & AD&D Insurance (for All Regions)

Member's Age	Under 30	30-39	40-49	50-54	55-59	60-64	65+
\$25,000 of Coverage	\$2.75	\$4.00	\$6.50	\$11.50	\$19.50	\$26.75	\$48.75
\$50,000 of Coverage	\$5.50	\$8.00	\$13.00	\$23.00	\$39.00	\$53.50	\$97.50

Above rates are for life insurance for eligible REALTOR® members; full time employees of REALTORS® or full time employees of C.A.R. boards. Rates are based on subscribers attained age. Life coverage is guaranteed only for new REALTOR® members or employees between their 60th and 120th day of membership who have not been hospitalized within 90 days of making application. Anyone hospitalized within that time frame will be required to submit evidence of medical insurability and coverage will not be guaranteed. Existing C.A.R. members may apply but coverage will be subject to underwriting approval.

Medical Eye Services rates are effective from 6/1/10 through 5/31/11 (Open Enrollment is twice a year with effective dates of Jan. 1st or June 1st)

AIG/MES Vision Plan (for All Regions)

Monthly Rates effective 6/1/09-5/31/10	MES Vision
Member Only	\$9.62
Member + Spouse	\$17.32
Member + Children	\$18.28
Member + Family	\$25.01

Note: Dental, Vision, and/or Life Insurance Plans may be purchased with or without Medical Coverage. If you enroll on a Dental Plan without Medical Coverage a \$5 administration fee will be added. If you enroll in a Vision or Life Insurance Plan without a Medical or Dental Plan a \$2 administration fee will be added.