



Need Health Insurance?

An Exclusive for NAR Members



NATIONAL ASSOCIATION OF REALTORS®

The Voice for Real Estate®



REALTORS® Core Health Insurance - Exclusively for NAR Members

According to NAR studies, nearly 30% of NAR members lack health insurance and many more are significantly underinsured. Ideally, everyone would have major medical insurance, but many people simply do not qualify due to pre-existing conditions or cannot afford the high cost of coverage.

Are you one of the thousands of NAR members who have requested a quote for Limited Medical Indemnity Insurance through NAR's new REALTORS® Core Health Insurance (RCHI) Program? If not, maybe it's time to look into the options and see if any of RCHI's exclusively-designed plans fit your health insurance needs.

RCHI offers affordable, **guaranteed-acceptance**, Limited Medical Indemnity Insurance plans to NAR members under the age of 65. There are three plan options to choose from* and all are underwritten by United States Fire Insurance Company, rated "A" (Excellent) by A.M. Best Company (2009 edition).

* Subject to state availability

WHO BENEFITS?

NAR Members who can benefit from an RCHI plan include those who:

- Do not have health insurance.
- Have applied for individual Major Medical health insurance and have been declined or quoted expensive insurance rates.

- Have a pre-existing condition that makes traditional insurance coverage expensive or difficult to obtain, but that may be covered by RCHI.**
- Have health insurance with high deductibles or out-of-pocket expenses. *Members who have Major Medical insurance should contact an RCHI representative to see if one of the RCHI plans could supplement their existing coverage and decrease overall out of pocket expenses.*

Highlights of REALTORS® Core Health Insurance***

Simply put, RCHI provides coverage for your healthcare needs – helping to provide basic benefits at an affordable cost.

- **Guaranteed-acceptance** – No medical questions/exams required
- **Low cost** – Plans start as low as \$70.69 per month
- Freedom to **choose any provider**
- **Benefits may include:** doctor office visits, wellness visits, emergency room benefits, surgery benefits, and more!
- For those coping with an urgent need, **next-day coverage****** is available.

** Coverage for Hospital Room & Board, ICU/CCU, Surgery and related Anesthesia under the RCHI plan has a 12 month pre-existing condition clause

***Subject to limitations and exclusions

****30-day waiting period for Sickness

How Do I Receive A Quote?

RCHI has trained benefits specialists on staff who are ready to help you decide if one of their valuable plans is right for you. Speak to a representative today by calling 1-877-267-3752 or visit www.RealtorsCoreHealthInsurance.com for more details.

Learn About New REALTOR Benefits® Program Offerings

Don't forget about the benefits available to you through our two newest Program Partners, REALTORS® Federal Credit Union and Hewlett Packard (HP)! REALTORS® FCU is an independent and member-owned financial cooperative offering services designed to meet the unique financial and cash-flow needs of real estate professionals. Learn more at www.REALTORSFCU.org. HP offers members savings on computers, printers and imaging. Receive **FREE U.S. ground shipping & special savings on HP business products and accessories**. Access the customized site at www.hp.com/go/nar1 or call (800) 888-8177 and mention Code NAR1.

This offer is brought to you by the National Association of REALTORS®.