

Plan Administration

Plan Administrator

The C.A.R. Insurance Plan is administered by the California Association of REALTORS® (C.A.R.) On behalf of C.A.R., RealCare Insurance Marketing, Inc., a licensed Third Party Administrator, handles all eligibility, enrollment and billing. The RealCare office is located at 2300 Contra Costa Blvd., Ste. 600, Pleasant Hill, CA 94523. The RealCare mailing address is 548 Market St., PMB 91266, San Francisco, CA 94104. Calls and inquires can be directed to this office at 800-939-8088. Information on plans and rates; forms, administrative policies and Explanation of Coverage documents can be found on the RealCare website, www.RealCareCAR.com.

RealCare is licensed as a third party administrator by the California Department of Insurance, license Number 0B23546.

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.

C.A.R. Health Plan Administrative Fees

As a licensed Third Party Administrator, RealCare handles all administrative functions of the plan on behalf of C.A.R. This includes managing eligibility (including periodic audits), processing applications, conducting Open Enrollments, generating monthly billing, collection and remittance of premium, terminations, etc. All of these functions would normally be handled by an employer in a traditional group insurance plan. The following is a list of administrative fees charged by RealCare.

Monthly Automatic Premium Payment Authorization	No Fee
Credit or Debit Card transaction fee (charged by ePay).....	3.25%
ACH Transaction fee (charged by ePay)	\$3.00
Late Fee (for past due payments)	\$15.00
Monthly Administration Fees:	
Accounts that include medical coverage	\$22.00
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
Annual Administration Fee for Voluntary AD&D:	\$ 5.00
Reinstatement Fee	\$25.00
Reinstatement Fee (Second and subsequent reinstatement in a plan year)	\$50.00
Returned Bank Payment Fee.....	\$25.00

For more information visit: www.RealCareCAR.com