

Medical Insurance Plans



C.A.R. Health Benefits

For eligible members, their families and full time W2 employees

- Guaranteed Issue Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- AFLAC

Anthem Blue Cross Plan

- Premier PPO \$20 Copay
- PPO \$30 Copay
- PPO \$35 Copay GenRX
- Lumenos HSA 3500 (80/50)
- Saver \$20 HMO

Medicare Plans

- Supplemental Plans
- Medicare Advantage Plans

Kaiser Permanente Plans

- \$5 Copay
- \$15 Copay
- \$20 Copay
- \$30 Copay
- \$50 Copay
- \$0/2000 HSA Plan
- \$0/2700 HSA Plan
- \$30/3000 HSA Plan
- \$30/1000 Deductible HMO
- \$30/1500 Deductible HMO
- \$40/2000 Deductible HMO

RealCare has been the endorsed life and health insurance agency for C.A.R. for over 16 years. In December 2010 we became the endorsed agency for all lines of insurance. RealCare is now your single point of contact for all your insurance needs, including E&O, Worker's Compensation, and General Liability as well as Health and Life Insurance.

Contact RealCare today to discover how simple and affordable finding the right insurance coverage can be.



800-588-8628 | Ken Novak and Laurie Ryan

www.novakandco.com



C.A.R.
**INSURANCE
PRODUCTS**

Dental, Vision & Life Insurance

Ameritas Dental Plans

Standard Plans

- Large PPO Network
- 100% Preventive Care in network
- Annual Orthodontia Benefit
- Up to \$1500 annual maximum benefit in network; \$750 Maximum out of network

Premier Plan

- Large PPO Network
- 100% Preventive Care in network
- Annual Orthodontia Benefit
- \$1500 Annual maximum benefit in or out of network



Ameritas Vision

- Comprehensive Eye Exam every 12 months
- Lenses Every 12 months (with prescription change)
- Frames & Contact Lenses every 12 months
- Large Provider network
- No Copays for Exam or Materials when using Ameritas provider

MetLife Plans

- \$25,000 or \$50,000 Insurance Benefit
- Guaranteed issue for new members/employees who enroll during initial eligibility period and who have not been hospitalized within 90 days of application
- AD&D benefit duplicates file benefit

Retirement Planning

- Fixed Rate Annuities
- Guaranteed Income for Life

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