



## California Association of REALTORS® Group Insurance Program

### Rating Regions For MetLife Dental Coverage

Rating Region 1 Counties
Alpine, Amador, Butte, Calveras, Colusa, El Dorado, Fresno, Glenn, Humboldt, Imperial, Lake, Madera, Marin, Mariposa, Mendocino, Merced, San Luis Obispo, San Mateo, Sierra, Solano, Sonoma, Stanislaus, Tulare and Yolo

Rating Region 2 Counties
Alameda, Contra Costa, Del Norte, Inyo, Kern, Kings, Lassen, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Santa Cruz, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba

Rating Region 3 Counties
Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura

### MetLife Dental Rates Effective January 1, 2011

#### MetLife Life PPO Dental (for All Regions) Note: Rates Subject to Change on 1/1/12

Monthly Rates	Standard Plus PPO Option			Standard Basic PPO Option			Premier Plus PPO Option			Premier Basic PPO Option		
	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3
Member Only	58	52	55	47	42	45	70	70	73	58	58	61
Member + Spouse	116	103	109	94	84	89	139	139	146	116	116	122
Member + Child(ren)	145	130	138	118	106	112	175	175	184	146	146	153
Family	171	153	162	139	124	132	235	235	247	196	196	206

If a member cancels their C.A.R. Group dental coverage and later wants to enroll, they will not be eligible until the next open enrollment date following 13 months after their termination date. An exception could apply for those members who are coming off another group dental coverage plan.

### MetLife Life and AD&D Insurance Rates effective January 1, 2010

#### MetLife Life & AD&D Insurance (for All Regions) Note: Rates Subject to Change on 1/1/13

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.

### MES Vision Plan Rates effective June 1, 2011

#### MES Vision Plan (for All Regions) Note: Rates Subject to change on 6/1/12

Member Only	9.62	Member + Spouse	17.32	Member + Children	18.28	Member + Family	25.01
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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.