



C.A.R. HEALTH PLAN CHANGE OF COVERAGE INSTRUCTIONS

For Assistance, Call RealCare Insurance Marketing at (800) 939-8088

Step 1: Check Eligibility and Review Plan Options

Changes to your coverage are only allowed during Open Enrollment or if you have experienced a qualifying event. Information on benefits and rates for all plans and coverage options are available online. For more information please follow the link below. If you wish to confirm your eligibility you can call RealCare at (800) 939-8088, Ext. 202.

Once you've decided which plans you want and who you want to cover, use the worksheet below to calculate the difference in premium. All eligible changes will be confirmed by RealCare.

www.RealCare.biz/REALTORS

[Qualifying Events](#)

Step 2: Calculate Difference in Premium

Use the worksheet below to calculate the difference in premiums for your new coverage. Keep a copy for your records:

New Medical Premium		\$
New Dental Premium		\$
New Vision Premium		\$
Life Premium * Complete premium only if currently enrolled		\$
Monthly Administration Fee **		\$ 20.00
Total New Monthly Payment:		\$
Current Monthly Payment (including administration fee)	-	
Difference in Premium (<i>Keep for your records</i>)		\$
<i>Depending on the timing of your application submission, you may be required to send an additional payment to complete processing of your change forms. Our enrollment department will contact you if additional payment is necessary.</i>		

* Life Insurance is guaranteed only for new members who elect coverage between their 60th and 120th day of membership and who have not been hospitalized within the 90 days prior to making application. Eligible members who wish to enroll outside of the initial eligibility date, or who have been hospitalized in the 90 days prior to making application may apply for coverage and will be medically underwritten. Coverage will not be guaranteed for these applicants.

** Administration fee \$20 per month. Fee is lower if subscriber does not enroll in medical insurance.

Step 3: Complete Required Forms

You may be required to complete more than one form in order to make the changes you want. Please call RealCare at (800) 939-8088, Ext. 202 if you are unsure about which forms are needed.

Step 3: Submit Completed Forms and Payment

- ✓ Make your check payable to RealCare Insurance Trust Account (R.I.T.A.).
- ✓ Check your forms to be sure they are complete and have been signed

Mail Completed Application/s & Payment To:
REALCARE INSURANCE MARKETING, INC.
 19310 Sonoma Highway, Ste. A
 Sonoma, CA 95476