



California Association of REALTORS Group Insurance Program

Rating Regions For MetLife Dental Coverage

| Rating Region 1 Counties |
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| 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 |
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| 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 |
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| 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, 2010

| MES Vision Plan (for All Regions) Note: Rates Subject to change on 6/1/11 | | | | | | | |
|---|------|-----------------|-------|-------------------|-------|-----------------|-------|
| Member Only | 9.62 | Member + Spouse | 17.32 | Member + Children | 18.28 | Member + Family | 25.01 |

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.