

# ***Be a hero by getting the word out!***

**Provide your members with information about affordable and accessible medical coverage.**

30% of NAR members are without health insurance according to a recent survey conducted by the Association. NAR has teamed up with SASid (Smart and Simple insurance development) and developed the REALTORS® Core Health Insurance (RCHI) program. The program not only features guaranteed coverage, but also offers affordable plan options and your members have the freedom to choose their provider.

## **Frequently Asked Questions**

### **How can RCHI help my members?**

RCHI provides opportunities to those who have struggled to gain coverage by providing guaranteed-acceptance and accessible medical insurance. It also makes existing coverage more affordable by allowing members to adjust their current deductible and supplementing it with an RCHI plan .



### **What is the difference between Major Medical and Limited Medical insurance?**

It is important to understand the difference between Major Medical (comprehensive coverage) and Limited Medical insurance. Major Medical provides catastrophic coverage and high limits of coverage (typically \$1 million or more). Limited Medical (RCHI) provides the guarantee of affordable insurance but limits its coverage to everyday illnesses and accidents. In addition, the maximum benefits paid in each medical situation are capped.

### **What is a PPO and what doctors does it include?**

A Preferred Provider Organization (PPO) is a network of doctors and hospitals that contract with an insurance company or employer to provide employees with services at competitive rates. Covered members and dependents can use any licensed medical provider. Those who attend a medical provider who is part of the Beech Street Network will be eligible for additional savings. You should encourage members to use this valuable benefit where available. To check if a medical provider is part of the Beech Street Network, go to [www.beechstreet.com](http://www.beechstreet.com).

### **Are medications covered?**

All plans include a discount prescription drug card. Members can save up to 50% on generic brands and up to 15% on brand names.

### **When does coverage begin?**

Coverage becomes effective next day (12:01 am) following the date the completed enrollment form is received and approved, or a specified date in the future, provided that full premium for the coverage has been received.

### **Who is eligible for the RCHI plans?**

All NAR members, and their eligible dependants, can obtain a plan.

The following are qualifying dependents:

1. Their lawful spouse; and
2. Their unmarried child or children who:
  1. Reside in their home for more than 6-months a year
  2. Chiefly relies on their for support and maintenance; and Who is under 19 years of age (the Limiting Age).

**For a full list of FAQ's please visit [www.RealtorsCoreHealthInsurance.com/AE](http://www.RealtorsCoreHealthInsurance.com/AE) and click on the FAQ link on the top right of the screen.**

