



Texas REALTORS®
Member Healthcare Benefit Program

AMALGAMATED LOCAL 426



Contact Information:
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REVERSING THE HEALTHCARE TREND

	Current Trend	
National Network	Yes	Yes, National PPO Network
Concierge Customer Service	Add-on only	Included
Plan Designs	Fully funded	Fully funded
Medical Underwriting	Almost always	No Individuals enrolling cannot be denied coverage
Large Group Rates	Only for large groups	Always, even for groups as low as one
Age Rating	Most likely	No The rates are the rates

HIGHLIGHTS OF BENEFITS TO ASSOCIATE MEMBERS

- ACA compliant health benefits (includes all 10 “essential benefits” in ACA guidelines)
- **Fully funded, 1st dollar coverage**
- **Groups as low as 1** (available to sole proprietors and 1099 contractors)
- **Coverage cannot be denied** (no pre-existing limitations)
- Large group rates
- In-Network coverage in all 50 states, plus DC & Puerto Rico
- No age rating – 4 tier rates (nationwide)
- Concierge access and support
- Deductible options range from \$0 to \$6,000
- 50% to 100% coinsurance options
- Multiple office-visit copay options
- Access to large, national networks, with discounts for using in-network providers
- 100% preventive care as required by the Affordable Care Act
- Doctor, Specialist and Urgent Care copays
- X-ray and lab benefits

VOLUNTARY SUPPLEMENTAL HEALTH PLANS

- › Empire Accident Plan
- › Empire Specified Disease Plan
- › Empire Hospital Indemnity Plan
- › Anthem Voluntary Life Plan
- › Value Added Services