

NEW HEALTH & WELLNESS OFFERINGS for REALTORS® from NAR's REALTOR Benefits® Program!

Members Telehealth and Accident Deductible Protection

NAR's Strategic Alliances Team is pleased to announce the introduction of two new offerings which expand the *REALTORS® Insurance Marketplace* platform, under the Association's REALTOR Benefits® Program: *Members Telehealth*, a telemedicine service plan, and *Accident Deductible Protection*, a supplementary health plan to major medical.

- ***Members Telehealth*** is a new offering that provides NAR members with convenient, 24/7/365 access to MDLIVE, a network of over 2,300 U.S. state licensed and board-certified physicians and therapists who may be accessed ***for non-emergency*** medical issues through telephone, smartphone app, web chat, or email. Telehealth plans offer time savings and convenience. No more waiting days or even weeks to see your doctor; MDLIVE doctors are always on call, including nights and weekends. Additionally, the time spent traveling to a doctor's office or urgent care facility is eliminated. Telehealth is currently one of the biggest trends in digital medicine and is an option that top companies have been employing to assist individuals with cost-saving solutions. MDLIVE is a leading provider in the space, and NAR is excited to present NAR members with the opportunity to access quality care wherever they might be.
- ***Accident Deductible Protection*** is a health plan designed to **supplement a major medical plan** as part of a cost-saving strategy. It helps pay for out-of-pocket medical expenses incurred through an accident. It's designed to supplement major medical insurance plans that have high out-of-pocket costs and deductibles, and includes the Members Telehealth service plan as a *bonus* for NAR members.

Please find below a fact sheet outlining details of these new offers. Both plans bring significant savings opportunities to NAR members and their families.

If you haven't done so recently, I encourage you to explore *REALTORS® Insurance Marketplace* and remind your members of this valuable resource. It's an easy to use one-stop shopping site for insurance and wellness product needs, including the private *Members Health Insurance Exchange*, which makes shopping for qualified major medical health plans quick and easy, *REALTORS® Dental*, *SMART Short Term Health*, *Members Supplemental Health Plans* (including *REALTORS® Core Health*), and *Drug Card America*, a free prescription drug discount card.

For questions about the Marketplace or the REALTOR Benefits® Program please call me at extension 8269, or contact a member of the REALTOR Benefits® Program team listed in the "NAR Contact Information" section of the fact sheet.

Thanks,
Bob



Members Telehealth and Accident Deductible Protection Fact Sheet

WHAT: NAR announces the addition of two new offerings to REALTORS® Insurance Marketplace, under the REALTOR Benefits® Program: *Members Telehealth* and *Accident Deductible Protection*, a supplementary health plan to major medical.

LAUNCH DATE: August 10, 2015

MEMBERS TELEHEALTH SERVICE PLAN

Details: *Members Telehealth* provides NAR members with convenient, 24/7/365 access to MDLIVE, a network of over 2,300 U.S. state licensed and board-certified physicians and therapists who may be accessed for **non-emergency** medical issues through telephone, smartphone app, web chat, or email (email feature varies by state due to state regulations) and who may diagnose, treat, and provide prescriptions, where appropriate. All physicians have specialized training in diagnosing patients over the phone and through online video. Common conditions treated include allergies, asthma, cold and flu, counseling, ear infections, injuries, infections, aches/pain, nausea/vomiting, rashes, sore throat, stress, and more. Telehealth plans offer time savings and convenience. No more waiting days or even weeks to see your doctor; MDLIVE doctors are always on call, including nights and weekends. Additionally, the time spent traveling to a doctor's office or urgent care facility is eliminated.

Telehealth is currently one of the biggest trends in digital medicine and is an option that top companies have been employing to assist individuals with cost-saving solutions. MDLIVE is a leading provider and we're excited to be able to present NAR members with the opportunity to access quality care wherever they might be.

The MDLIVE network includes doctors specializing in family practice, internal medicine, pediatrics, and emergency care. The average experience of an MDLIVE physician is fifteen (15) years. MDLIVE requires that all its physicians adhere to the highest quality standards and NCQA (National Committee for Quality Assurance) and URAC (Utilization Review Accreditation Commission) rules. Background checks with primary source verification are required and re-credentialing is performed every 36 months.

MDLIVE has a mobile app to help members in scheduling appointments and maintaining their records. Average length of time from booking to appointment is approximately 22 minutes.

Eligibility: *Members Telehealth* is available to all active NAR members and REALTOR® Association staff. The plan is available nationwide with the exception of Arkansas, Guam, Puerto Rico, and the U.S. Virgin Islands due to state/territory insurance regulations.

Immediate family members (lawful spouse and/or children) may be added to a member's plan if the Family Plan option is selected.

Cost and discount to NAR members: *Members Telehealth* is offered as a monthly subscription service. NAR members receive a group discounted monthly rate, and there is no copay. The Individual option is \$12.99/month. The Family option is \$14.99/month and covers an unlimited number of immediate family members. The monthly payment covers *unlimited consultations* for members who have enrolled in the plan via REALTORS® Insurance Marketplace. There is no additional payment for services received. There is a one-time discounted enrollment fee of \$10.



ACCIDENT DEDUCTIBLE PROTECTION PLAN, WITH BONUS TELEHEALTH PLAN

Details: *Accident Deductible Protection* is a supplementary health plan that helps pay for out-of-pocket medical expenses incurred through an **accident**. It's **designed to supplement major medical insurance plans** that have high out-of-pocket costs and deductibles. Be sure to review the website for examples of how this new plan can provide major savings. The plan is underwritten by United States Fire Insurance Company (U.S. Fire), a subsidiary of Fairmont Specialty, and the same carrier that provides REALTORS® Core Health Insurance.

Accident Deductible Protection offers multiple plan levels with deductibles ranging from \$100 to \$250, and benefits that pay up to \$10,000. Individual and Family coverage is available and members have the freedom to choose any provider.

Bonus! A complimentary subscription to the *Members Telehealth* service plan is included in this plan, providing all of the Telehealth benefits listed above, at no extra cost to NAR Members.

Eligibility: *Accident Deductible Protection* is available to active NAR members and REALTOR® Association Staff under the age of 65. Availability is on a state-by-state basis due to state laws, with coverage currently available in 40 states; see website for details. SASid, Inc., administrator for the plan and REALTORS® Insurance Marketplace, will continue to work with the plan underwriter to pursue approval and availability in currently excluded areas.

Immediate family members (lawful spouse and/or children) may be added to a member's plan if the family plan option is selected.

Cost and discount to NAR members: This plan has exclusive discounted rates for NAR members. Pricing varies from state to state, with the majority of plans beginning at \$17.80/month for individuals and \$31.72 for families. There is a one-time discounted enrollment fee of \$25.

TO LEARN MORE

- *Members Telehealth:* RealtorsInsuranceMarketplace.com/Telehealth
- *Accident Deductible Protection:* RealtorsInsuranceMarketplace.com/Accident
- *Information can also be found at:* Realtor.org/Supplemental
- Questions? REALTORS® Insurance Marketplace has licensed benefits specialists available to assist. Phone **877-267-3752**.

NAR CONTACT INFORMATION

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SAVE
TIME & MONEY



GAIN
A COMPETITIVE EDGE



GROW
YOUR BUSINESS

We've narrowed down the details into a few key points for easy sharing.



Note: information is valid as of August 2015 and approved for use through 12/31/2015. If interested in sharing this information past 12/31/2015, please contact NAR's Strategic Alliances Team at 1-800-NAR-5233.

New offer! NAR announces the addition of two new offerings to REALTORS® Insurance Marketplace, under the REALTOR Benefits® Program: *Members Telehealth* and *Accident Deductible Protection*, a supplementary health plan to major medical.

Members Telehealth provides NAR members with 24/7/365 access to MDLIVE, a network of over 2,300 U.S. state licensed and board-certified physicians and therapists who may be accessed for non-emergency medical issues through telephone, smartphone app, web chat, or email (email feature varies by state due to state regulations) and who may diagnose, treat, and provide prescriptions where appropriate. Common conditions treated include allergies, asthma, cold and flu, counseling, ear infections, injuries, infections, aches/pain, nausea/vomiting, rashes, sore throat, stress, and more.

Telehealth is currently one of the biggest trends in digital medicine and MDLIVE is a leading provider, enabling NAR members with the opportunity to access quality care wherever they might be. There is a mobile app for use in scheduling appointments and maintaining records and the average length of time from booking to appointment is approximately 22 minutes. The plan is offered as a monthly subscription service and NAR members receive a group discounted monthly rate.

Accident Deductible Protection is a supplementary health plan that helps pay for out-of-pocket medical expenses incurred through an accident. It's designed to supplement major medical insurance plans that have high out-of-pocket costs and deductibles. There are multiple plan levels with deductibles ranging from \$100 to \$250, and benefits that pay up to \$10,000. Individual and Family coverage is available and members have the freedom to choose any provider.

Bonus! *Members Telehealth* is included in this plan at no extra cost. This plan has exclusive discounted rates for NAR members.

Visit RealtorsInsuranceMarketplace/Telehealth and RealtorsInsuranceMarketplace.com/Accident to learn more. Information can also be found at Realtor.org/Supplemental.



The REALTOR Benefits® Program is the official member benefits program of the National Association of REALTORS®, connecting members with discounts and special offers on products and services just for REALTORS®. Current partner listing and offer details can be found at REALTOR.org/RealtorBenefits. Follow us on [Facebook](https://www.facebook.com/NAR).

