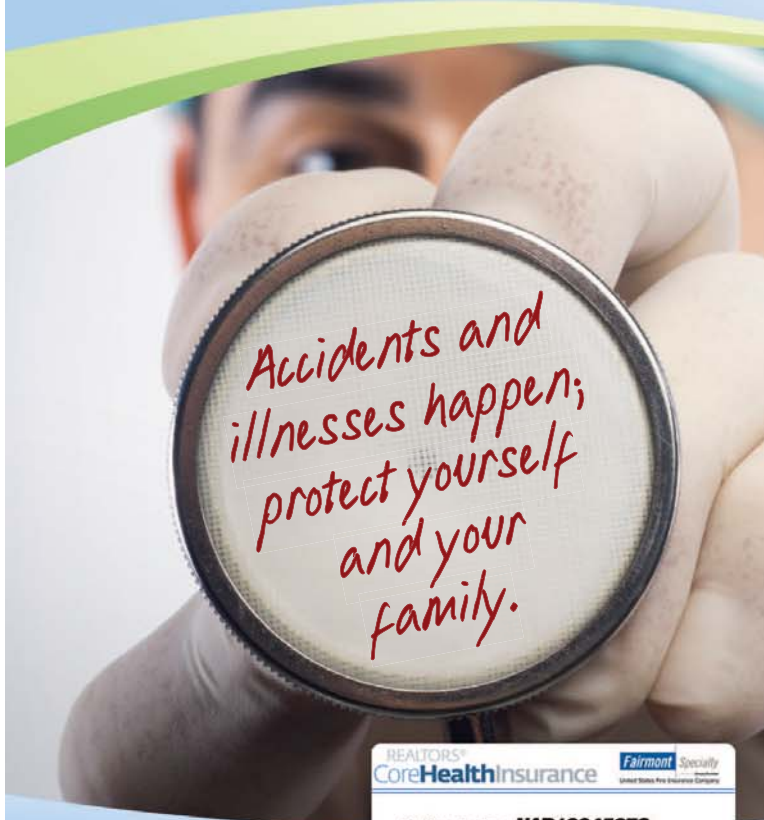




A NEW member benefit
offered through NAR's
REALTOR Benefits®
Program

REALTORS® CoreHealthInsurance

Exclusive rates and plans for REALTORS®



REALTORS® CoreHealthInsurance		Fairmont Specialty Underwritten by United States Fire Insurance Company
Certificate Number:	NAR12345678	
Effective Date:	05/12/2009	
Insured(s):	Jimmy Frank	01/24/1973
	Sarah Frank	11/30/1972
	Jamie Frank	03/03/2000
Customer Support Call 84848: 1-800-375-3296		

Did you know:

- 1 out of 9 Americans each year seek medical care due to injuries¹
- 1 out of 3 Americans (Estimated) has one or more types of cardiovascular disease (CVD)³
- 28.4 million people visit the emergency department from injuries²
- 40.9 million people visit the doctor office from injuries

¹ National Safety Council, Injury Facts 2008

² National Center for Health Statistics, NCHS Data on Injuries 2006

³ Heart Disease & Stroke Statistics 2009 Update At-A-Glance, American Heart Association



A NEW member benefit
offered through NAR's
REALTOR Benefits® Program

The National Association of REALTORS® is pleased to introduce REALTORS® Core Health Insurance (RCHI) – an affordable and guaranteed-acceptance limited medical indemnity insurance program designed exclusively for REALTORS® under 65.

Protect yourself and your family from unexpected illnesses or accidents.

A simple accident like a broken bone or torn muscle can cost thousands of dollars. *The unexpected does happen* and if it does you will be thankful that you purchased an exclusive REALTORS® Core Health Insurance plan.

Here are some examples of common medical costs:

Diagnosis/Care	Patient Bill
Broken Ankle	\$13,281
Automobile Accident	\$76,293
Broken Hand/Wrist (child) Hospital	\$10,341
Eye Wound	\$13,976
Severed Tendon in Finger playing Basketball	\$10,341
Operating Room Services	\$2,805
Basic Lab	\$197
Biopsy of Skin	\$180
Recovery Room	\$1,335
ER Visit	\$400 – 2,000



WHO BENEFITS?

NAR Members who can benefit from an RCHI plan include those who:

- Do not have health insurance.
- Have applied for individual Major Medical health insurance and have been declined or quoted expensive insurance rates.
- Have health insurance with high deductibles or out-of-pocket expenses.
 - Members who have Major Medical insurance should contact an RCHI representative to see if one of the RCHI plans could supplement their existing coverage and decrease overall out of pocket expenses.
- Have a pre-existing condition that makes traditional insurance coverage expensive or difficult to obtain, but that may be covered by RCHI.**

Highlights of REALTORS® Core Health Insurance***

Simply put, RCHI provides coverage for your healthcare needs – helping to provide basic benefits at an affordable cost.

- **Guaranteed-acceptance** – No medical questions/exams required
- **Low cost** – Plans start as low as \$70.69 per month
- Freedom to **choose any provider**
- **Benefits include:** doctor office visits, wellness visits, emergency room benefits, surgery benefits, and more!
- For those coping with an urgent need, next-day coverage**** is available.

** Coverage for Hospital Room & Board, ICU/CCU, Surgery and related Anesthesia under the RCHI plan has a 12 month pre-existing condition clause

*** Subject to limitations and exclusions

**** 30-day waiting period for Sickness

Call a benefit specialist today at

(877) CORE-PLAN or go online for more information.
(877) 267-3752

Online quotes and enrollment at

www.RealtorsCoreHealthInsurance.com/AE



Protect yourself and your family – don't be without insurance.

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Underwritten by:

United States Fire Insurance Company

Rated "A" (Excellent) by A.M. Best Company (2009 Edition)

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 OF REALTORS®