

**NEW! Announcing an exclusive member benefit available through
NAR's REALTOR Benefits® Program--
REALTORS® DENTAL INSURANCE**

Marketing and Business Development is pleased to announce an exciting new benefit available exclusively to NAR members and REALTOR® Association staff-- *REALTORS® Dental Insurance (RDI)*. This benefit is offered through NAR's REALTOR Benefits® Program in partnership with Ameritas Insurance Company and SASid (Smart And Simple insurance development).

NAR understands the unique needs of its members who, as independent contractors and small business owners, often do not have access to quality and affordable health and welfare insurance. Following the successful launch of a limited medical insurance offering (RCHI), the Association has continued to work with experts in the insurance industry to develop unique offerings to meet this need. *REALTORS® Dental Insurance* has been custom-designed to offer affordable and valuable large group Dental insurance benefits to NAR members and their families nationwide. Plans provide coverage for preventive, basic, and major dental expenses with the dentist of your choice. There are 4 plans to choose from, and most plans include bonus benefits like orthodontia, cosmetic, dental rewards, and more. **The plans are available today in Puerto Rico, the Virgin Islands and Guam and in every state except NH, where state law prohibits it, and NC, where the plan has been filed by the carrier and is pending approval by the state's Department of Insurance.**

The following Fact Sheet details this new member benefit offering. If you have questions about this or the REALTOR Benefits® Program, please contact me at x8269 or a member of the REALTOR Benefits® Team listed in the Contact Information section below.

Thanks,

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WHAT: *REALTORS® Dental Insurance (RDI)* – dental insurance plans and rates exclusively designed for NAR members.

LAUNCH DATE: July 12, 2010

WHO IS ELIGIBLE

REALTORS® Dental Insurance is available to active NAR members and REALTOR® Association staff.

* Plans are available today in Puerto Rico, the Virgin Islands and Guam and in every state except NH, where state law prohibits it, and NC, where the plan has been filed by the carrier and is pending approval by the state's Department of Insurance. Members in these states can check with their State Department of Insurance directly on the status of approval for these programs.

Eligible dependants (spouse and/or children) may be added to a member's plan. See plan for details.

BACKGROUND

- 85% of Americans report awareness that their oral health is very important to their overall health.
- The #1 reason people do not go to the dentist is lack of dental insurance.
- Dental Insurance is the 2nd most requested benefit to be offered by employers.
- REALTORS® are in a profession where meeting face-to-face with customers and appearance is key to their confidence and ultimately their success.

NAR is pleased to introduce *REALTORS® Dental Insurance*, an affordable and guaranteed-acceptance dental insurance program designed exclusively for REALTORS®.

PROGRAM BENEFITS & HIGHLIGHTS

REALTORS® Dental Insurance Plan Benefits:

Over 300 covered procedures. Highlights include:

- Preventive Dental Benefits (no deductible): Routine exams, cleanings, fluoride treatments, sealants, and more
- Basic Dental Benefits: Full mouth X-rays, bitewings, amalgam restoration, simple and complex extractions, surgical removal of teeth, deep sedation/general anesthesia, and more
- Major Dental Benefits: Onlays, maxillary partial denture - resin base, denture repair, endodontics - root canal, periodontal scaling and root planning, crown and crown repairs, pontics - porcelain fused to noble metal, and more

Bonus Benefits:

- Bonus benefits are available with Platinum, Gold, and Silver Plans.
- Orthodontia Benefits: A lifetime benefit available to dependent children of the plan.
- Cosmetic Benefits: Professional tooth bleaching, also referred to as whitening, has become a popular cosmetic procedure.
- Dental Rewards: a valuable feature which allows qualifying plan members to carryover part of their unused annual maximum.
- An additional benefit from Ameritas: Members enrolled in *REALTORS® Dental Insurance* also have access to Laser Vision Correction Benefits through "LASIK Advantage" which provides coverage for LASIK and related procedures including standard LASIK, Custom LASIK, LASIK with Wavefront Technology, Custom Vue LASIK, LASIK with IntraLase technology and Photorefractive Keratectomy (PRK). Members earn a lifetime benefit per eye over time.

Note: Exclusions and Limitations apply. See website for details

REALTORS® Dental Insurance Plan Highlights

- Plans and rates are **exclusive to NAR** and provide affordable and valuable "large group" dental benefits to individual members and their families nationwide.
- RDI is **guaranteed-issue** –no eligible member will be turned down.
- Plans are available today in Puerto Rico, the Virgin Islands, and Guam; and in every state except NH, where state law prohibits it, and NC where the plan has been filed and must be approved by the state's Department of Insurance.
- **Freedom of Choice:** You're free to visit any licensed dentist.
- Large Nationwide Network (**PPO**) **Option for added savings:** When you visit a participating Ameritas Dental PPO provider, you save money. Ameritas PPO providers have agreed to charge reduced fees to member clients. The network is comprised of more than 83,000 dentist locations nationwide.
- **Claims Convenience:** You will receive an ID card to present to your dentist at the time of service. The dentist can submit bills to Ameritas, which will pay the dentist directly. You'll receive an Explanation of Benefits (EOB) statement, which will explain how benefits were covered. For your convenience, claims are available to view online at any time.
- **Maximum Covered Expense (MCE):** an **easy-to-understand benefit at a very affordable rate.** You know exactly what the plan pays for each covered procedure and pay the difference between that amount and the dentist's fee. You will receive additional out-of-pocket savings when using an Ameritas PPO provider.

- **Credit for Existing Plans:** If you have existing coverage under another group dental insurance plan, you may enroll in a *REALTORS® Dental Insurance* plan and receive **carryover credit** for meeting waiting periods.
- **Easy Online Billing:** You may pay your bill online or have your premiums automatically deducted from your account. Access your account 24/7 and receive e-mail alerts to be notified of upcoming withdrawals.
- **Personal Service:** You will have access to professional U.S. customer service support from 7 a.m. to 9 p.m. (CST). We want you to understand your coverage and be satisfied with the results.

THE PARTNERS BEHIND REALTORS® Dental Insurance

Ameritas Life Insurance Corp. - underwrites and insures the risk of the dental program. Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, has served customers since the mid-1970s and today provides dental, eye care and hearing care products and services for more than 60,000 employer groups, insuring and administering benefits for more than 4.8 million people nationwide. Ameritas is rated A ("Excellent") by A.M. Best for financial strength and operating performance.

Smart And Simple insurance development (SASid) - SASid develops technologies and online insurance products for top insurance carriers and nationwide distribution networks. SASid was founded in 1999 and has been a leader and innovator in developing and marketing insurance on the web. SASid was founded by insurance professionals who have a passion to make insurance programs more simple and smart.

SASid administers NAR's REALTORS® Core Health Insurance (RCHI) program and will provide the following services for the *REALTORS® Dental Insurance*:

- Customer enrollment
- Policyholder services and customer support
- Policyholder Billing

REALTORS® DENTAL INSURANCE PROGRAM CONTACT INFORMATION:

To learn more, review plan options and obtain a free quote visit www.RealtorsDentalInsurance.com or call 1-877-267-3752 and mention your NAR Membership (NRDS) I.D. #.

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