



California Association of REALTORS® Group Insurance Program

Rating Regions For MetLife Dental Coverage

Rating Region 1 Counties
Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Humboldt, Imperial, Lake, Madera, Marin, Mariposa, Mendocino, Merced, San Luis Obispo, San Mateo, Sierra, Solano, Sonoma, Stanislaus, Tulare and Yolo

Rating Region 2 Counties
Alameda, Contra Costa, Del Norte, Inyo, Kern, Kings, Lassen, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, Santa Clara, Santa Cruz, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba

Rating Region 3 Counties
Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura

MetLife Dental Rates Effective January 1, 2012

MetLife Life PPO Dental (for All Regions) Note: Rates Subject to Change on 1/1/13

Monthly Rates	Standard Plus PPO Option			Standard Basic PPO Option			Premier Plus PPO Option			Premier Basic PPO Option		
	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3	Region 1	Region 2	Region 3
Member Only	61	55	58	50	45	48	74	74	78	61	61	65
Member + Spouse	123	109	116	100	89	94	147	147	155	123	123	129
Member + Child(ren)	154	138	146	125	112	119	186	186	195	155	155	162
Family	181	162	172	147	131	140	249	249	262	208	208	218

If a member cancels their C.A.R. Group dental coverage and later wants to enroll, they will not be eligible until the next open enrollment date following 13 months after their termination date. An exception could apply for those members who are coming off another group dental coverage plan.

MetLife Life and AD&D Insurance Rates effective January 1, 2010

MetLife Life & AD&D Insurance (for All Regions) Note: Rates Subject to Change on 1/1/13

Member's Age	Under 30	30-39	40-49	50-54	55-59	60-64	65+
\$25,000 of Coverage	2.75	4.00	6.50	11.50	19.50	26.75	48.75
\$50,000 of Coverage	5.50	8.00	13.00	23.00	39.00	53.50	97.50

Life insurance is only available on a guaranteed basis to new C.A.R. members and W2 employees of C.A.R. members or local C.A.R. associations who enroll between their 60th and 120th day of membership/employment; and who have not been hospitalized in the 90 days prior to making application. Affiliate C.A.R. members are not eligible for guaranteed life coverage but may apply for coverage with evidence of medical insurability. Those who do not qualify for guaranteed coverage must contact RealCare for a statement of health form. They will require medical history underwriting to determine if they qualify for life coverage.

MES Vision Plan Rates effective June 1, 2011

MES Vision Plan (for All Regions) Note: Rates Subject to change on 6/1/13

Member	9.62	Member + Spouse	17.32	Member + Children	18.28	Member	25.01
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Note: Dental, Vision, and/or Life Insurance Plans may be purchased with or without Medical Coverage. If you enroll on a Dental Plan without Medical Coverage a \$5 monthly administration fee will be added. If you enroll in a Vision or Life Insurance Plan without a Medical or Dental Plan a \$2 monthly administration fee will be added.