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REALhealth

REAL choices. REAL benefits.

REALhealth
OPEN ENROLLMENT IS APRIL 15-MAY 10, 2019

Open enrollment for REAL*health* is April 15-May 10, 2019, with coverage effective on June 1, 2019. With the AAR REAL*health* benefit portal, enrollment is simplified with 24/7 access beginning April 15.

You will receive policy and plan information with coverage outlines and monthly premium pricing. Additionally, you will receive detailed instructions for logging into the benefit portal and enrolling on April 15.

AAR Announces REAL*health*

Over the past several months, AAR has teamed with Blue Cross Blue Shield of Alabama, as well as other national insurance carriers, to bring AAR members the first comprehensive association health plan of its kind in the state - REAL*health*.

By leveraging the AAR membership numbers, AAR was able to negotiate and secure great rates which could save members hundreds of dollars each month compared to individual health plan rates in the marketplace.

AAR's REAL*health* has several health care options allowing members to tailor their REAL*health* plan to their individual needs. These options include three choices of BCBS major medical; two choices of BCBS dental plans; a vision plan; and three guarantee issue products: life insurance with a long-term care rider, critical illness and accident plans. Members can purchase any part of the plan as a stand-alone product or can pair together.

> **“REAL choices. REAL benefits.”**

REAL*health* is not a self-funded plan. REAL*health* will be administered through a third-party with integration through a web-based portal. The portal will allow members to enroll in the plan and subsequently access their health insurance policy information 24/7 from a laptop or mobile device.

You will receive a link to the benefit portal and details on enrollment, the health plans offered, and portal access information.

AAR MEMBER ONLY

Dental - Option 1
Blue Complete
$23.91

Dental - Option 2
Blue Complete
with Ortho
$23.91

Vision
$6.78

Health - Option 1
Blue Access 500
$602.76

Health - Option 2
Blue Secure 2000
$528.48

Health - Option 3
Blue Saver 4000
$422.63

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AAR MEMBER & CHILD (REN)

Dental - Option 1
Blue Complete
$44.24

Dental - Option 2
Blue Complete
with Ortho
$52.82

Vision
$14.50

Health - Option 1
Blue Access 500
$1,115.12

Health - Option 2
Blue Secure 2000
$978

Health - Option 3
Blue Saver 4000
$781.84

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***Monthly Premium Rates Shown**

AAR MEMBER & SPOUSE

Dental - Option 1
Blue Complete
$47.82

Dental - Option 2
Blue Complete
with Ortho
$47.82

Vision
$13.55

Health - Option 1
Blue Access 500
$1,205.54

Health - Option 2
Blue Secure 2000
$1,056.95

Health - Option 3
Blue Saver 4000
$845.23

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AAR MEMBER & DEPENDENTS (FAMILY)

Dental - Option 1
Blue Complete
$68.15

Dental - Option 2
Blue Complete
with Ortho
$78.50

Vision
$23.18

Health - Option 1
Blue Access 500
$1,717.87

Health - Option 2
Blue Secure 2000
$1,506.16

Health - Option 3
Blue Saver 4000
$1,204.47

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*Monthly Premium Rates Shown

ADD

GUARANTEE ISSUE

- Life insurance with a long-term care rider
- Critical illness
- Accident

REAL*health* Benefit Portal

Enroll & access your benefits anytime from anywhere

Choose your benefits with our unique shopping cart experience

Receive notifications and other important information

Information is secure and compliant

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REAL*health*

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FAQs

Q. If I am currently enrolled in another health plan, can I enroll in AAR's REAL*health*?

A. Yes. Because this is a new plan, AAR members are allowed to change even though it is mid-year.

Q. Do I have to purchase the health plan to get dental, vision, or one of the guarantee issue products?

A. No. Each product in AAR's REAL*health* plan can be purchased individually.

Q. If I have a specific question, how do I contact the REAL*health* team?

A. Please email your question to info@aarrealheath.com or call 334-356-1502.

The REAL*health* team will travel to various regions throughout Alabama during the month of April ... look for upcoming dates!

REAL*health* is administered through

CORNERSTONE MANAGING GENERAL AGENCY, INC.

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