



ATTENTION – AVAILABLE NOW A NEW HEALTHCARE MEMBER BENEFITS PROGRAM

Tennessee REALTORS® members now have access to a **Healthcare Member Benefits Program** that utilizes a national PPO network and is available in all 50 states plus the District of Columbia and Puerto Rico. We are offering this Member Benefit Program through our partnership with the AgriCap Group.

As a member of Tennessee Association of REALTORS®, you will have the opportunity to participate in the Member Benefits Program by becoming an Associate Member of Local 426, which provides access to among other items healthcare related benefits that include medical benefits as well as prescription benefits, life insurance, accident, and various educational programs.

**Members can enroll THE FIRST DAY OF ANY MONTH with open enrollment.
needing to be completed no later than 30 days in advance.**

Note: To participate in the member benefit program, you must become an associate member of Amalgamated Local Union 426. You will not be contacted via phone or text for this benefit.

HIGHLIGHTS OF BENEFITS TO ASSOCIATE MEMBERS

- ACA compliant health benefits available (includes all 10 “essential benefits” in ACA guidelines)
- **Fully funded, 1st dollar coverage**
- **Groups as low as 1** (available to sole proprietors and 1099 contractors)
- **Coverage cannot be denied** (no pre-existing limitations)
- Large group rates
- In-Network coverage in all 50 states, plus DC & Puerto Rico
- No age rating – 4 tier rates (nationwide)
- Concierge access and support
- Deductible options range from \$0 to \$6,000.
- 50% to 100% coinsurance options
- Multiple office-visit copay options
- Access to large, national networks, with discounts for using in-network providers
- 100% preventative benefit coverage available.
- Doctor, Specialist and Urgent Care copays
- X-ray and lab benefits

VOLUNTARY SUPPLEMENTAL BENEFITS

- Empire Accident Plan
- Empire Specified Disease Plan
- Empire Hospital Indemnity Plan
- Anthem Voluntary Life Plan
- Value Added Services

**For additional information, and to take advantage of this new opportunity, please contact a dedicated
Program Member Benefit Representative**

Email: capcareenrollment@concordmgt.com

Phone: 833-287-4765