



True Health Starts Here



Oregon REALTORS® in partnership with Johnson Benefit Group + Providence Health Plan

At Providence Health Plan, we're committed to helping members achieve their True Health. Like the Oregon REALTORS® (OAR), we value community and put our members first. Together with Johnson Benefit Group, we've collaborated to create a group health plan with comprehensive and affordable coverage. From product types to networks and plan designs, Providence delivers a health benefit program designed with each eligible member in mind.

Flexible options

Only Providence can leverage our own network of doctors, hospitals, clinics, and trusted partners, to deliver on the whole care picture — True Population Health.

- + The right product, the right network and tailored plans means there's something for every member
- + Oregon REALTORS® health benefit consultant, Johnson Benefit Group, can suggest the perfect plan for your business
- + Choose from a range of plan offerings, including coverage for prescription drugs, vision and chiropractic/acupuncture.
- + Johnson Benefit Group has a network of producers throughout the state to assist you as well. Check out oregonrealtors.org for more information.

Comprehensive network selections

Providence offers a variety of provider networks, each designed to give you the choice and flexibility you can count on. Choose the one that best fits your life and lifestyle.

- + All networks include innovative telehealth for free with Providence ExpressCare Virtual on all non-HSA plans (just \$49 on HSA plans before deductible is met)
- + Signature network includes a broad national network of health care providers across the U.S. numbering 1 million strong

Great member perks and discounts

With plenty of great member perks, you can take advantage of a health benefits package that will help keep you healthy and happy all year long.

- + Members enjoy discounts and savings on alternative care, fitness classes, recreational activities, and more through our exclusive partnership with LifeBalance
- + All health plans include built-in health coaching — access 1:1 coaching sessions with a Providence health coach to support a healthier life journey



2020 Eligibility Guidelines for the Oregon REALTORS® Association Health Plan



Group Eligibility

- ✔ Groups must maintain membership in good standing with the Oregon REALTORS®.
- ✔ Plans are available to groups of 2 or more in combination of REALTORS® and W-2 employees with a minimum of 2 enrolled.
- ✔ Groups of 2-9 enrolled may offer two (2) Medical plans with different deductibles. No enrollment minimum for each plan.
- ✔ Groups of 10 or more enrolled may offer up to three (3) Medical plans. No enrollment minimum for each plan.
- ✔ Family Business (when all eligible employees are family members). There must be at least one bonafide/ payrollled statutory employee enrolling (not including the spouse of the realtor) – most recent Oregon Department of Revenue – Form 132 (State of Oregon payroll tax form) will be required to substantiate employee status at the time of quoting.

Group Requirements

- ✔ Employer must contribute at least 50% of the W-2 employee only premium for medical. There is no requirement for contribution for REALTOR® or dependent premium.
- ✔ Employers can set eligibility between 17.5 and 30 hours per week for W-2 employees. There is an assumption that REALTOR® enrollees work full time.
- ✔ 75% participation is required for the Medical plan. Eligible employees must enroll on the plan unless they are waiving to other qualified coverage. All waivers must be verified on the waiver form. Final rates are determined by final enrollment. If enrollment varies from quoted enrollment, rates will change.
- ✔ Qualified coverage includes other Group Coverage, Medicare, VA/Tricare and Indian Health Services.
- ✔ Employers can set the following probationary waiting periods, first of the month following date of hire, 30 or 60 days.
- ✔ Domestic Partner coverage: The Oregon REALTORS® Association Health Plan covers registered “same gender” domestic partners as required by law and opposite gender domestic partners.
- ✔ Employee only contracts are not available. The Oregon REALTORS® Association Health Plan does not offer contracts which exclude children from eligibility.
- ✔ Dependent children are eligible for coverage up to age 26.

Need more information?

Contact Johnson Benefit Group at oregonrealtors.org