



**BERKSHIRE HATHAWAY**  
HomeServices  
Georgia Properties

Great News! Beginning today group health care is now available! Dergalis Associates-- real estate's leading provider of comprehensive insurance benefits and financial services and the firm which manages our agent benefits program-- has successfully partnered with BenAdvance to offer you five group health plan options from which to choose, three plans are offered by Cigna and two plans are offered by Blue Cross / Blue Shield. These health insurance options are in addition to Dergalis' current menu of group benefits which include dental, vision, life, disability, tax savings and retirement planning.

**Here are the some important details of the offerings:**

- This is an association plan through BenAdvance called Elevate to Wellness. You must join a special purpose union, New York Local 714, in order to gain access to the association. The association charges a one-time fee of \$125 once you are accepted and the union charges monthly dues of \$20.
- There are five plans to choose from; three with Cigna PPO, and two HSA plans with Blue Cross / Blue Shield. These plans can cover you, your spouse and your family.
- You must be a self-employed REALTOR and have a Federal Employer Identification Number (FEIN) to join. If you don't have an FEIN, we have included instructions on how to obtain one.
- These plans are medically underwritten so not everyone who applied will be accepted. If you are not accepted you can always get coverage under the Affordable Care Act.
- Rates and coverages for the Cigna plans are attached. Rates and coverages for the Blue Cross / Blue Shield plans will not be available until November 1, 2019.
- You can apply, be accepted and enroll now or at any time in the future.
- You must apply, be accepted and enroll by the 15th of the month in order to start coverage on the first of the following month.
- If you want to be covered for January 1, 2020 you must apply, be accepted and enroll no later than December 15, 2019.

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**Here's what you need to get started:**

- Call the BenAdvance at 800-838-8135 in order compare plans and rates and to be pre-screened. If you have a medical condition that they feel is going to be denied by the underwriter, they will advise you not to apply and advise you to get coverage via the affordable care act or any other plan you might have available.
- If one of these plans fits your needs, the plan administrator will have you apply for coverage. Even though you passed the pre-screening, the medical underwriter may still deny coverage.
- If one of the licensed representatives is unable to take your call, you will receive a call back within 24 hours Monday through Friday.
- We recommend that you use your personal email address for communications with BenAdvance to ensure timely receipt of any communications.

We hope this new offering works for you and your family. For additional details, attached is a Q&A sheet provided by the company.

Dan Forsman  
President & CEO

**DAN FORSMAN**  
P R E S I D E N T & C E O

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