colorado association of REALTORS®

Alpine Association BENEFITS

All benefits included for ONE low monthly rate!

Monthly Contributions

Rates below are non-tobacco rates. For tobacco use, there is a $76.53 surcharge.

Ages 18-29	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA*	$319.13	$556.36	$529.83	$779.89
$1,000 IUA	$311.99	$544.12	$517.59	$761.52
$2,500 IUA	$281.38	$482.89	$459.42	$672.75

Ages 30-39	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$341.58	$602.28	$572.69	$845.20
$1,000 IUA	$335.46	$590.04	$561.46	$827.85
$2,500 IUA	$292.60	$504.32	$479.83	$703.36

Ages 40-49	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$364.03	$647.18	$616.57	$911.52
$1,000 IUA	$342.60	$605.34	$575.75	$850.30
$2,500 IUA	$307.91	$534.93	$509.42	$748.26

Ages 50-59	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$409.95	$737.99	$702.28	$1,043.15
$1,000 IUA	$381.37	$681.87	$648.20	$960.50
$2,500 IUA	$345.66	$611.46	$581.87	$858.46

Ages 60-64	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$614.03	$1,146.15	$1,090.03	$1,634.99
$1,000 IUA	$565.05	$1,049.22	$997.18	$1,493.15
$2,500 IUA	$506.88	$932.89	$886.97	$1,324.79

***IUA** (Initial Unshareable Amount) is the amount a member pays out-of-pocket on a per Need/Incident basis before it is fully shared with the community.

Monthly Portion Attributed to ACA Requirements (included in rates above)	Member Only	Member & Spouse	Member & Children	Member & Family
All IUA Levels	$146.68	$232.90	$216.57	$309.49

Consult with your tax professional for deductibility of these costs.

Learn more and enroll at: www.1enrollment.com/ColoradoREALTORS

For questions, contact **Alpine Association Benefits**: 720-523-5524 or Info@AlpineAssociationBenefits.com.

colorado association of REALTORS®

Alpine Association BENEFITS

Monthly Cost Breakdown

This page shows the different costs associated with the components that make up the plan. There are three groups of costs: Sedera Health, Apex Management Group, and a Merchant Bank transaction fee. Below is the breakdown of each of these components.

1. Sedera (Includes Medical Cost Sharing Community Membership, Teladoc, & 2nd MD)

Rates below are non-tobacco rates. The cost for the Sedera component increases by $75.

Ages 18-29

	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA*	$159.00	$307.00	$297.00	$451.00
$1,000 IUA	$152.00	$295.00	$285.00	$433.00
$2,500 IUA	$122.00	$235.00	$228.00	$346.00

Ages 30-39

	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$181.00	$352.00	$339.00	$515.00
$1,000 IUA	$175.00	$340.00	$328.00	$498.00
$2,500 IUA	$133.00	$256.00	$248.00	$376.00

Ages 40-49

	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$203.00	$396.00	$382.00	$580.00
$1,000 IUA	$182.00	$355.00	$342.00	$520.00
$2,500 IUA	$148.00	$286.00	$277.00	$420.00

Ages 50-59

	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$248.00	$485.00	$466.00	$709.00
$1,000 IUA	$220.00	$430.00	$413.00	$628.00
$2,500 IUA	$185.00	$361.00	$348.00	$528.00

Ages 60-64

	Member Only	Member & Spouse	Member & Children	Member & Family
$500 IUA	$448.00	$885.00	$846.00	$1,289.00
$1,000 IUA	$400.00	$790.00	$755.00	$1,150.00
$2,500 IUA	$343.00	$676.00	$647.00	$985.00

2. Apex Management Group (Includes Apex Advantage, WellDyneRX, & Admin)

All IUA Levels	Member Only	Member & Spouse	Member & Children	Member & Family
All Ages	$153.75	$238.24	$222.24	$313.30

3. Merchant Bank Fee (2.04% added to total)