

Baldwin and AAR Insurance Comparisons - 2024

This is a summary only and does not encompass all benefits and charges. No amounts are guaranteed. Contact the plan administrator or visit the website for more details.

All Amounts are based on In-Network facilities. AAR plans include BCBS of AL and a MedPlus supplemental gap plan provided by Gulf Guaranty Health.

Baldwin REALTORS® - 90 Degree Benefits - 228-762-2500

<https://www.baldwincountymls.com/brhealth>

AAR - Alliance Insurance Group - 334-396-3960

<https://www.alabamarealtors.com/member-services/realhealth-insurance>

Member Only

	Baldwin	AAR
<u>Health Option 1</u>		
Monthly Premium	918.56	792.84
Deductible	1,000	500
Out of pocket maximum	6,000	500
<u>Health Option 2</u>		
Monthly Premium	768.06	742.26
Deductible	3,000	1,500
Out of pocket maximum	6,000	1,500
<u>Health Option 3</u>		
Monthly Premium	N/A	630.24
Deductible	N/A	5,000
Out of pocket maximum	N/A	5,000
<u>Dental With Ortho</u>		
Monthly Premium	33.61	33.39
Orthodontics benefit	1,500 max	1,500 max
<u>Dental No Ortho</u>		
Monthly Premium	31.52	33.39
Orthodontics benefit	N/A	N/A
<u>Vision-Only Option</u>		
Monthly Premium	7.67	8.13

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Member + Spouse

	Baldwin	AAR
<u>Health Option 1</u>		
Monthly Premium	1,997.40	1,604.08
Deductible	2,000	1,000
Out of pocket maximum	12,000	1,000
<u>Health Option 2</u>		
Monthly Premium	1,667.77	1,492.80
Deductible	6,000	3,000
Out of pocket maximum	12,000	3,000
<u>Health Option 3</u>		
Monthly Premium	N/A	1,246.36
Deductible	N/A	10,000
Out of pocket maximum	N/A	10,000
<u>Dental With Ortho</u>		
Monthly Premium	65.50	63.77
Orthodontics benefit	1,500 max pp	1,500 max pp
<u>Dental No Ortho</u>		
Monthly Premium	61.23	63.77
Orthodontics benefit	N/A	N/A
<u>Vision-Only Option</u>		
Monthly Premium	16.43	15.26

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Member + Child(ren)

	Baldwin	AAR
<u>Health Option 1</u>		
Monthly Premium	1,489.75	1,449.76
Deductible	2,000	1,000
Out of pocket maximum	12,000	1,000
<u>Health Option 2</u>		
Monthly Premium	1,244.38	1,356.18
Deductible	6,000	3,000
Out of pocket maximum	12,000	3,000
<u>Health Option 3</u>		
Monthly Premium	N/A	1,148.94
Deductible	N/A	10,000
Out of pocket maximum	N/A	10,000
<u>Dental With Ortho</u>		
Monthly Premium	46.91	83.27
Orthodontics benefit	1,500 max pp	1,500 max pp
<u>Dental No Ortho</u>		
Monthly Premium	43.90	73.50
Orthodontics benefit	N/A	N/A
<u>Vision-Only Option</u>		
Monthly Premium	15.36	16.26

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Family (member + children + spouse)

	Baldwin	AAR
<u>Health Option 1</u>		
Monthly Premium	2,332.81	2,261.00
Deductible	2,000	1,000
Out of pocket maximum	12,000	1,000
<u>Health Option 2</u>		
Monthly Premium	1,947.52	2,106.74
Deductible	6,000	3,000
Out of pocket maximum	12,000	3,000
<u>Health Option 3</u>		
Monthly Premium	N/A	1,765.08
Deductible	N/A	10,000
Out of pocket maximum	N/A	10,000
<u>Dental With Ortho</u>		
Monthly Premium	109.41	120.45
Orthodontics benefit	1,500 max pp	1,500 max pp
<u>Dental No Ortho</u>		
Monthly Premium	102.12	109.36
Orthodontics benefit	N/A	N/A
<u>Vision-Only Option</u>		
Monthly Premium	26.26	24.45