

What is SPARK?

SPARK is a membership association that provides independent sales associates affiliated with a Realogy brand exclusive access to more than 40 personal and business solutions. Members have access to exclusive products and services tailored to their needs.

Who can join SPARK?

SPARK membership is exclusive for agents who are currently affiliated with the Realogy brands.

How much is a SPARK membership?

Join SPARK for just \$48 per year. This membership includes free access to FOREWARN™ for Real Estate Agents, a \$240 value.

What are the benefits of joining SPARK?

SPARK provides agents with exclusive access to personal and business solutions and savings, including:

- FREE <u>FOREWARN™ for Real Estate Agents</u> (\$240 yearly value)
- ACA and non-ACA compliant health plans
- Dental insurance
- Vision insurance
- Disability insurance
- Retirement savings accounts
- Cybersecurity compliance and protection
- Discount business services
- Discounted CE and license renewal

How do agents join the SPARK association?

Agents should click on the SPARK link via their extranet site. Once you are in the SPARK portal, you can click on the Join Today button on the top right of the screen.

How do I make a payment change?

To make changes to your billing or membership, contact a customer support agent at 833.378.8219.

When will I be billed for my membership?

SPARK memberships are billed annually. Your account will auto-renew one year from enrollment. To cancel your auto-renewal, contact a customer support agent at 833.378.8219.



Who do I call if I have questions about SPARK products or service?

For questions regarding products and insurance options, contact a customer support agent at 833.378.8219 Monday through Friday from 8 am-8 pm EST. For questions about health insurance and other benefits, members may also schedule a <u>telephone appointment</u> with a benefits counselor from the SPARK website.

Who do I contact for more information regarding billing and payment issues?

For more questions regarding billing and your membership, contact a customer support agent at 833.378.8219.

How do I cancel my SPARK membership?

We will be sorry to see you go! Please call the customer support center at 833.378.8219 for assistance.

If an agent leaves my brokerage, does he or she lose their SPARK membership benefits or healthcare options purchased through SPARK?

If an agent leaves your brokerage, they will not lose any benefits that they have secured with a third party provider. However, they will lose access to the SPARK Real Estate Association once their membership expires and will need to work directly with their chosen healthcare provider during the next Open Enrollment period in order to continue coverage.