



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Consumer Warning

August 27, 2009

The Insurance Department has received complaints about the following entities:

- **Real Benefits Association**
- **Real Benefits Association Employee Welfare Plan Trust**
- **American Trade Association, Inc**
- **Serve America/Serve America Assurance LTD**
- **Beema Insurance Group**
- **Perfect Health of NY**
- **Smart Data Solutions LLC**
- **Health Allies, Inc (medical discount program)**

Please be advised that these entities are **not** licensed health insurers nor licensed [Medical Discount Plans in Connecticut](#) and are not authorized to sell health insurance, limited benefit medical plans or medical discount cards in Connecticut.

The Insurance Department strongly recommends that you only purchase health insurance coverage from companies licensed in the state and only purchase a medical discount card from an entity licensed in the state.

Please check the [Department's website](#) for a listing of licensed health insurers in the state before purchasing health insurance coverage, and please check the website [listing of licensed medical discount plans in Connecticut](#) before purchasing a medical discount card. A medical discount card is not insurance, but rather only provides a discount from the bill of a participating provider.

The Department strongly recommends that you do not respond to any unsolicited fax or email solicitation or respond to offers for products sold over the internet, without thoroughly checking out the company making the offer, and to make sure it is a licensed entity.

In addition, if you have questions, please contact the Consumer Affairs Division of the Department at:

State of Connecticut, Insurance Department
Consumer Affairs Division
PO Box 816
Hartford, CT 06142-0816
Telephone: (860) 297-3900
Fax: (860) 297-3872

Email: cid.ca@ct.gov

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