



**It's renewal
time!**

**Guardian is
here to help.**

**RENEWAL INFORMATION FOR
MADISON COUNTY BOARD OF SUPERVISORS
GROUP PLAN # 00435279**

**RENEWAL PERIOD
October 1, 2017 - September 30, 2018**



GUARDIAN

LIFE

DENTAL

VISION

DISABILITY

ABSENCE

SUPPLEMENTAL HEALTH

STOP LOSS

ASO

GuardianAnytime.com

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What you'll find in this package

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Renewal Premiums At-a-Glance

EMPLOYER-SPONSORED COVERAGE		
Coverage	Current Annual	Renewal Annual
ASO Dental	\$18,000	\$18,000
Vision	\$47,111	\$49,470
Basic Life	\$18,677	\$20,171
AD&D	\$1,644	\$1,644
TOTAL	\$85,432	\$89,285

KEY POINTS OF INFORMATION REGARDING PLAN PRICING

Premiums shown above reflect a multi-line discount. If you do not wish to renew all lines of coverage, please contact us for revised pricing.

Product-specific rates shown in this package have been determined based on a number of factors, including:

- Employee age and gender
- Group location
- Changes in group size
- Claims experience (when applicable)

Good News! Some of your plan rates have a rate guarantee. When a rate guarantee applies, it will be indicated in the product rating areas within this package.

Rate Guarantees are contingent upon the group contract not being amended to change eligibility, benefits, or to add a subsidiary or affiliate location. Also, the number of insured employees may not increase or decrease by more than 25% from the number of employees enrolled in the coverage.

EMPLOYEE-PAID VOLUNTARY COVERAGE		
Coverage	Current Annual	Renewal Annual
Voluntary Life	\$74,740	\$74,740
Voluntary AD&D	\$7,312	\$7,312

Renewal Rates At-a-Glance

DENTAL ASO PRICING INFORMATION					
	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
ASO Fee	375	\$4.00	\$18,000	\$4.00	\$18,000
Recommended Funding Level	375	\$43.91	\$197,595	\$46.78	\$210,519

DENTAL COBRA PLAN RATES FOR INSURANCE CLASS 1					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
EE	213	\$29.83	\$76,245	\$31.11	\$79,517
FAMILY	162	\$73.45	\$142,787	\$76.61	\$148,930
TOTAL	375		\$219,032		\$228,447

This plan is currently offered for Insurance Class 1 and 2
Good news ! There is a 2 year rate guarantee on this plan

VISION PLAN RATES -					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	230	\$8.16	\$22,522	\$8.57	\$23,653
EE & SP	49	\$11.44	\$6,727	\$12.01	\$7,062
EE & CH	43	\$11.69	\$6,032	\$12.27	\$6,331
FAMILY	52	\$18.96	\$11,831	\$19.91	\$12,424
TOTAL	374		\$47,111		\$49,470

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

Good news ! There is a 2 year rate guarantee on this plan

BASIC LIFE PLAN RATES					
		CURRENT		RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
BASIC LIFE	\$6,225,750	\$0.250/\$1000	\$18,677	\$0.270/\$1000	\$20,171

This plan is currently offered for Insurance Class 1 and 2

Good news ! There is a 2 year rate guarantee on this plan

AD&D PLAN RATES					
		CURRENT		RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
AD&D	\$6,225,750	\$0.022/\$1000	\$1,644	\$0.022/\$1000	\$1,644

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES		
EMPLOYEES	CURRENT	RENEWAL
Age	Monthly Rate	Monthly Rate
15-29	\$0.070/\$1000	\$0.070/\$1000
30-34	\$0.100	\$0.100
35-39	\$0.130	\$0.130
40-44	\$0.150	\$0.150
45-49	\$0.240	\$0.240
50-54	\$0.410	\$0.410
55-59	\$0.700	\$0.700
60-64	\$1.020	\$1.020
65-69	\$1.520	\$1.520
70-99	\$2.700	\$2.700

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES		
SPOUSE	CURRENT	RENEWAL
Age	Monthly Rate	Monthly Rate
15-29	\$0.070/\$1000	\$0.070/\$1000

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES (Continued)		
	CURRENT	RENEWAL
30-34	\$0.100	\$0.100
35-39	\$0.130	\$0.130
40-44	\$0.150	\$0.150
45-49	\$0.240	\$0.240
50-54	\$0.410	\$0.410
55-59	\$0.700	\$0.700
60-64	\$1.020	\$1.020
65-69	\$1.520	\$1.520
70-99	\$2.700	\$2.700

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES		
	CURRENT	RENEWAL
	Monthly Rate	Monthly Rate
CHILD(REN)	\$0.085/\$1000	\$0.085/\$1000

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY AD&D PLAN RATES					
		CURRENT		RENEWAL	
Tier	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	\$16,426,000	\$0.032/\$1000	\$6,308	\$0.032/\$1000	\$6,308
SPOUSE	\$2,016,250	\$0.032	\$774	\$0.032	\$774
CHILD(REN)	\$711,000	\$0.027	\$230	\$0.027	\$230



Thank you for choosing Guardian for your dental benefit needs.

As a dental market leader, we are committed to helping your employees save through our strong and continuously growing PPO network. As part of our ongoing growth, we are introducing a new tier of dentists offering discounted care called DentalGuard Preferred Plus.

Dentists that participate in DentalGuard Preferred Plus agree to a percent off their submitted charges. When a member visits a DentalGuard Preferred Plus dentist, benefits are based on the plan's out-of-network coverage (including coinsurance, deductibles and maximums). However, since these dentists have agreed to a discounted rate, members may save more than if they visit a dentist who is not contracted with Guardian.

Benefit certificates and policies have been updated with a disclaimer regarding the out-of-network reimbursement for DentalGuard Preferred Plus. These materials can be obtained on GuardianAnytime.com.

Enclosed is a notice you can share with your employees with Guardian dental coverage.

Please contact us at 1-800-541-7846 with any questions.

Sincerely,

The Guardian Life Insurance Company of America



Thank you for choosing Guardian for your dental benefits.

The best way for you to save on dental care is to visit a dentist in our network and Guardian is committed to ensuring you have a vast selection of dentists to choose from. As part of our ongoing growth, you now have additional opportunities to save through DentalGuard Preferred Plus, a new tier of dentists within our network offering discounted care.

Dentists that participate in DentalGuard Preferred Plus agree to a percent off their submitted charges. When you visit a DentalGuard Preferred Plus dentist, benefits are based on the plan's out-of-network coverage (including coinsurance, deductibles and maximums). However, since these dentists have agreed to discounted care, you will save more than if you visit a dentist who is not contracted with Guardian.

The following example demonstrates the cost differences between the cost of a crown with a DentalGuard Preferred dentist, DentalGuard Preferred Plus dentist and an out-of-network dentist.*

	DentalGuard Preferred dentist	DentalGuard Preferred Plus dentist	Out-of-network
Patient responsibility	\$ 403	\$ 585	\$ 650

Your benefit certificates and policies have been updated with a disclaimer regarding DentalGuard Preferred Plus' out-of-network reimbursement. These materials can be obtained through www.GuardianAnytime.com.

You can find a contracted dentist at www.GuardianAnytime.com. Please contact your employer or call us at 1-800-541-7846 with any questions.

Sincerely,

The Guardian Life Insurance Company of America

*Example is for illustrative purposes only. Costs vary by plan design and location.

Additional Dental Information

DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2017

ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	254	\$0.00
\$1 - \$250	57	\$13,656.20
\$251 - \$500	98	\$38,388.10
\$501 - \$750	84	\$57,469.20
\$751 - \$1,000	202	\$200,618.02
Over \$1,000	1	\$1,031.00
TOTAL	442	\$311,162.52

73 of your Employees and Dependents currently are eligible for additional Maximum Rollover amounts.

"Benefit Year" refers to the 12-month period during which charges are counted toward this plan's annual maximum.

"Number of Qualifying Employees and Dependents" reflects information available at the time this renewal package was issued. Additional claims will affect this count.

"Eligibility for additional rollover amounts reflects information available at the time this renewal package was issued. Additional claims will affect the eligibility for additional rollover amounts"

Rollover amounts earned in the benefit year ending 12/31/2017 are applied to the members Maximum Rollover Account for use starting the next benefit year.

Additional Dental Information

Important Information Regarding Your ASO Dental Coverage

Dental ASO Plan - Cost Savings Summary for Experience Period: 4/1/2016 - 3/31/2017

The chart below compares the administrative fees for your Dental plan with the claims savings you experienced by utilizing Guardian's PPO Dental network and industry leading claims administration system.

ASO FEES PAID (1)	\$16,245
PPO CLAIMS SAVINGS (2)	\$57,769
DRL CLAIMS SAVINGS (3)	\$52,359
EFFECTIVE ASO COST	(\$93,883)

(1) ASO FEES

Our ASO fees are comprehensive. The fees include:

- claims administration including pre-authorization, adjudication, and a toll-free customer service line
- access to PPO discounts
- ID cards
- employee benefit booklets
- administrative forms
- claim reports
- actuarial & underwriting services including claims analysis, benefit design recommendations, and rates
- electronic eligibility updates
- billing services
- toll-free planholder and member customer service phone lines
- enrollment meeting support

(2) DENTAL PPO CLAIMS SAVINGS

We are pleased to report that you and your employees saved an average of 23.70% when services were performed by Guardian network dentists. This resulted in savings of \$57,769 over the 12 month experience period. During the experience period, 61.80% of claims paid were for services performed by Guardian network dentists.

(3) DRL (DENTAL REVIEW LOGIC) CLAIMS SAVINGS

We are pleased to report that Guardian's Dental Review Logic saved you and your employees 15.20% from dentists' customary fees. This resulted in savings of \$52,359 over the 12 month experience period.

Guardian's DRL is an automated system of guidelines used to process dental claims. DRL reviews claims at the ADA procedure code level. DRL saves employers money by determining if submitted dental services conform to generally accepted standards of dental practice. Examples of DRL include unbundling, alternate treatment provisions, professional review, etc. Industry research and discussions with clients, prospects, and consultants give us confidence that we have the most sophisticated claim processing logic in the industry.