



**It's renewal
time!**

Guardian is
here to help.

RENEWAL INFORMATION FOR

**MADISON COUNTY BOARD OF SUPERVISORS
GROUP PLAN # 00435279**

RENEWAL PERIOD

October 1, 2019 - September 30, 2020



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The Guardian Life Insurance Company of America, New York, NY.

What you'll find in this package

RENEWAL INFORMATION

PAGE

Renewal Premiums At-a-Glance

1

Renewal Rates At-a-Glance

2

ASO Dental Details

5



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The Guardian Life Insurance Company of America, New York, NY.

Renewal Premiums At-a-Glance

EMPLOYER-SPONSORED COVERAGE		
Coverage	Current Annual	Renewal Annual
ASO Dental	\$18,240	\$19,152
Vision	\$51,652	\$56,548
Basic Life	\$20,772	\$20,772
AD&D	\$1,693	\$1,693
TOTAL	\$92,357	\$98,165

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 and claims experience (when applicable)

EMPLOYEE-PAID VOLUNTARY COVERAGE		
Coverage	Current Annual	Renewal Annual
Voluntary Life	\$76,664	\$76,664
Voluntary AD&D	\$7,258	\$7,258

The premiums listed above will be updated and reflected on your next billing statement.

Renewal Rates At-a-Glance

DENTAL ASO PRICING INFORMATION					
	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
ASO Fee	380	\$4.00	\$18,240	\$4.20	\$19,152
Recommended Funding Level	380	\$44.68	\$203,741	\$45.24	\$206,299

DENTAL COBRA PLAN RATES FOR INSURANCE CLASS 1					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
EE	218	\$30.52	\$79,840	\$30.46	\$79,683
FAMILY	162	\$75.15	\$146,092	\$75.00	\$145,800
TOTAL	380		\$225,932		\$225,483

This plan is currently offered for Insurance Class 1 and 2

VISION PLAN RATES -					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	234	\$8.57	\$24,065	\$9.38	\$26,339
EE & SP	47	\$12.01	\$6,774	\$13.15	\$7,417
EE & CH	44	\$12.27	\$6,479	\$13.44	\$7,096
FAMILY	60	\$19.91	\$14,335	\$21.80	\$15,696
TOTAL	385		\$51,652		\$56,548

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

BASIC LIFE PLAN RATES					
		CURRENT		RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
BASIC LIFE	\$6,411,250	\$0.270/\$1000	\$20,772	\$0.270/\$1000	\$20,772

This plan is currently offered for Insurance Class 1 and 2

AD&D PLAN RATES					
		CURRENT		RENEWAL	
Coverage	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
AD&D	\$6,411,250	\$0.022/\$1000	\$1,693	\$0.022/\$1000	\$1,693

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES		
EMPLOYEES	CURRENT	RENEWAL
Employee 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
Employee 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

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY LIFE PLAN RATES (Continued)		
SPOUSE	CURRENT	RENEWAL
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		
CHILD(REN)	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					
Tier	Volume	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	\$16,350,000	\$0.032/\$1000	\$6,278	\$0.032/\$1000	\$6,278
SPOUSE	\$1,955,000	\$0.032	\$751	\$0.032	\$751
CHILD(REN)	\$705,000	\$0.027	\$228	\$0.027	\$228

Additional **Dental** Information

DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2019

ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	231	\$0.00
\$1 - \$250	54	\$12,548.60
\$251 - \$500	125	\$49,498.28
\$501 - \$750	76	\$51,103.80
\$751 - \$1,000	223	\$220,510.10
Over \$1,000	1	\$1,031.00
TOTAL	479	\$334,691.78

79 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 12/31/2019 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: 4/1/2018 - 3/31/2019

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)	\$18,149
PPO CLAIMS SAVINGS (2)	\$76,442
DRL CLAIMS SAVINGS (3)	\$28,391
EFFECTIVE ASO COST	(\$86,684)

(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 28.70% when services were performed by Guardian network dentists. This resulted in savings of \$76,442 over the 12 month experience period. During the experience period, 67.70% 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 10.10% from dentists' customary fees. This resulted in savings of \$28,391 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.