



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

**RENEWAL PERIOD  
October 1, 2023 - September 30, 2024**



[guardiananytime.com](http://guardiananytime.com)

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



# What you'll find in this package

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Please note:

If your group plan includes multiple lines of coverage, a multi-line discount was used in the pricing. If you do not wish to renew all lines of coverage, please contact us for revised pricing.



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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	\$22,913	\$22,913
Vision	\$72,142	\$69,989
Basic Life	\$25,552	\$25,552
AD&D	\$1,753	\$1,753
<b>TOTAL</b>	<b>\$122,360</b>	<b>\$120,207</b>

### 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)

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

Guarantee and Caps 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	\$114,145	\$114,145
Voluntary AD&D	\$10,354	\$10,354



## Renewal Rates At-a-Glance

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

DENTAL ASO PRICING INFORMATION					
ASO Fee Tiers	Enrolled Employee	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
EE	416	\$4.59	\$22,913	\$4.59	\$22,913
Recommended Funding Level	416	\$45.30	\$226,138	\$46.88	\$234,040

DENTAL COBRA PLAN RATES FOR INSURANCE CLASS 1					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
EE	238	\$29.67	\$84,738	\$31.66	\$90,421
FAMILY	178	\$73.04	\$156,013	\$77.93	\$166,458
<b>TOTAL</b>	416		\$240,751		\$256,879

This plan is currently offered for Insurance Class 1, 2 and 3

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	245	\$11.05	\$32,487	\$10.72	\$31,517
EE/SP	56	\$15.49	\$10,409	\$15.03	\$10,100
EE/CH	55	\$15.83	\$10,448	\$15.36	\$10,138
FAMILY	61	\$25.68	\$18,798	\$24.91	\$18,234
<b>TOTAL</b>	417		\$72,142		\$69,989





## 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					
Coverage	Volume	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
BASIC LIFE	\$6,654,250	\$0.320/\$1000	\$25,552	\$0.320/\$1000	\$25,552

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					
Coverage	Volume	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
AD&D	\$6,639,250	\$0.022/\$1000	\$1,753	\$0.022/\$1000	\$1,753

This plan is currently offered for Insurance Class 1 and 2

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

VOLUNTARY LIFE PLAN RATES		
EMPLOYEES	CURRENT	RENEWAL
Employee Age	Monthly Rate	Monthly Rate
15-29	\$0.080/\$1000	\$0.080/\$1000
30-34	\$0.120	\$0.120
35-39	\$0.160	\$0.160
40-44	\$0.180	\$0.180
45-49	\$0.290	\$0.290
50-54	\$0.490	\$0.490
55-59	\$0.840	\$0.840
60-64	\$1.220	\$1.220
65-69	\$1.820	\$1.820
70-99	\$3.230	\$3.230



## 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

VOLUNTARY LIFE PLAN RATES		
SPOUSE	CURRENT	RENEWAL
Employee Age	Monthly Rate	Monthly Rate
15-29	\$0.080/\$1000	\$0.080/\$1000
30-34	\$0.120	\$0.120
35-39	\$0.160	\$0.160
40-44	\$0.180	\$0.180
45-49	\$0.290	\$0.290
50-54	\$0.490	\$0.490
55-59	\$0.840	\$0.840
60-64	\$1.220	\$1.220
65-69	\$1.820	\$1.820
70-99	\$3.230	\$3.230

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

VOLUNTARY LIFE PLAN RATES		
CHILD(REN)	CURRENT	RENEWAL
	Monthly Rate	Monthly Rate
CHILD(REN)	\$0.100/\$1000	\$0.100/\$1000

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

VOLUNTARY AD&D PLAN RATES					
		CURRENT		RENEWAL	
Tier	Volume	Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	\$19,950,000	\$0.038/\$1000	\$9,097	\$0.038/\$1000	\$9,097
SPOUSE	\$2,101,750	\$0.038	\$958	\$0.038	\$958
CHILD(REN)	\$777,600	\$0.032	\$299	\$0.032	\$299



## Additional Dental Information

### DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2023

<b>ROLLOVER ACCOUNT SIZE</b>	<b>NUMBER OF QUALIFYING EMPLOYEES &amp; DEPENDENTS</b>	<b>TOTAL ACCOUNT VALUE</b>
\$0	201	\$0.00
\$1 - \$250	111	\$26,918.30
\$251 - \$500	67	\$27,536.66
\$501 - \$750	88	\$57,273.50
\$751 - \$1,000	296	\$292,437.80
Over \$1,000	1	\$1,031.00
<b>TOTAL</b>	<b>563</b>	<b>\$405,197.26</b>

62 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 12/31/2023 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: 4/1/2022 - 3/31/2023**

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.

<b>ASO FEES PAID (1)</b>	<b>\$21,599</b>
<b>PPO CLAIMS SAVINGS (2)</b>	<b>\$91,707</b>
<b>DRL CLAIMS SAVINGS (3)</b>	<b>\$35,003</b>
<b>EFFECTIVE ASO COST</b>	<b>(\$105,111)</b>

#### (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 30.02% when services were performed by Guardian network dentists. This resulted in savings of \$91,707 over the 12 month experience period. During the experience period, 63.73% 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 9.95% from dentists' customary fees. This resulted in savings of \$35,003 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.

