



**It's renewal
time!**

**Guardian is
here to help.**

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

**RENEWAL PERIOD
October 1, 2024 - September 30, 2025**



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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Renewal Premiums At-a-Glance

EMPLOYER-SPONSORED COVERAGE		
Coverage	Current Annual	Renewal Annual
ASO Dental	\$24,180	\$24,180
Vision	\$72,529	\$72,529
Basic Life	\$44,386	\$44,386
AD&D	\$3,045	\$3,045
TOTAL	\$144,140	\$144,140

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	\$126,732	\$126,732
Voluntary AD&D	\$10,150	\$10,150

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	439	\$4.59	\$24,180	\$4.59	\$24,180
Recommended Funding Level	439	\$46.88	\$246,964	\$49.82	\$262,452

DENTAL COBRA PLAN RATES FOR INSURANCE CLASS 1					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly	Annual	Monthly	Annual
EE	265	\$31.66	\$100,679	\$34.45	\$109,551
FAMILY	174	\$77.93	\$162,718	\$84.79	\$177,042
TOTAL	439		\$263,397		\$286,593

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	270	\$10.72	\$34,733	\$10.72	\$34,733
EE/SP	58	\$15.03	\$10,461	\$15.03	\$10,461
EE/CH	51	\$15.36	\$9,400	\$15.36	\$9,400
FAMILY	60	\$24.91	\$17,935	\$24.91	\$17,935
TOTAL	439		\$72,529		\$72,529

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	\$11,558,750	\$0.320/\$1000	\$44,386	\$0.320/\$1000	\$44,386

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	\$11,533,750	\$0.022/\$1000	\$3,045	\$0.022/\$1000	\$3,045

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	\$19,900,500	\$0.038/\$1000	\$9,075	\$0.038/\$1000	\$9,075
SPOUSE	\$1,788,000	\$0.038	\$815	\$0.038	\$815
CHILD(REN)	\$677,600	\$0.032	\$260	\$0.032	\$260

Additional Dental Information

DENTAL MAXIMUM ROLLOVER SUMMARY		
For Benefit Year Ending: 12/31/2024		
ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	241	\$0.00
\$1 - \$250	83	\$19,467.50
\$251 - \$500	86	\$34,100.20
\$501 - \$750	86	\$55,769.60
\$751 - \$1,000	279	\$275,178.76
Over \$1,000	1	\$1,031.00
TOTAL	535	\$385,547.06

84 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 12/31/2024 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: 4/1/2023 - 3/31/2024

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)	\$23,426
PPO CLAIMS SAVINGS (2)	\$130,150
DRL CLAIMS SAVINGS (3)	\$36,489
EFFECTIVE ASO COST	(\$143,213)

(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 35.63% when services were performed by Guardian network dentists. This resulted in savings of \$130,150 over the 12 month experience period. During the experience period, 66.88% 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 9.68% from dentists' customary fees. This resulted in savings of \$36,489 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.

Action Needed For Your Guardian Coverage

Renewal Census Required

In order to meet our contractual renewal notice deadline, your plan was renewed based upon the most recent census information we had on file. However, it is important that we maintain accurate salary and census information. Please take this crucial step now to ensure employees receive the maximum coverage they are entitled to under any Guardian salary-based programs.

We have an easy and secure way to view and update employees' salaries using our Enrollment Mapping and Management Application (EMMA). Simply follow the steps below.

Viewing Salary Census Report:

You can find a report of current employees and their salaries by visiting EMMA.

1. Navigate to <https://signin.guardianlife.com/signin>
2. Go to the Members tab
3. Choose the Update multiple members page
4. Click the Launch EMMA button
5. Click Start the download process
6. Click Salary census and enter the date range that you would like to include and click download.

Updating Employees' Salaries:

You can update multiple salaries by simply uploading an updated census back into EMMA. Follow the above steps to Launch EMMA then click Start the upload process, select Salary census and then Continue. EMMA will then walk you through any additional steps needed.