

Rate Summary Detail for Truckee Meadows Fire Protection District

Basic Information

Name of Group: Truckee Meadows Fire Protection District
 Group ID: GRP006499

Broker Name: LP Insurance Services
 Underwriter Name: Paul Todd
 Account Executive/Manager: Stephanie Chamberlain

Broker Commission: 0.00%

Effective Date of Premiums
 Start: 1/1/2025
 End: 12/31/2025

Results

Current Plans: '24 TMFPD PPO HD / CYD / Copay (\$15/\$40/\$60) Quoted Plans: '25 TMFPD PPO HD / CYD / Copay (\$15/\$40/\$60)

Tier	Subscribers	Members	Current Rate	Final Rate
Single	67	67	\$573.41	\$629.05
Two Party	26	52	\$1,028.04	\$1,127.80
Family	68	283	\$1,499.47	\$1,644.98
Retiree Tiers				
Single without Medicare	4	4	\$573.41	\$629.05
Single with Medicare	0	0	\$401.38	\$440.33
Retiree + 1 without Medicare	1	2	\$1,028.04	\$1,127.80
Retiree + 1, both with Medicare	0	0	\$719.63	\$789.46
Retiree + 1, one with Medicare	0	0	\$873.83	\$958.63
Retiree & Family without Medicare	2	8	\$1,499.47	\$1,644.98
Retiree & Family, two with Medicare	0	0	\$1,049.62	\$1,151.48
Retiree & Family, one with Medicare	0	0	\$1,274.54	\$1,398.22
Annual Total	168	416	\$2,081,185	\$2,283,141
Monthly Total			\$173,432	\$190,262
Average Cost Per Employee Per Month			\$1,032.33	\$1,132.51
Average Cost Per Member Per Month			\$416.90	\$457.36

RATE CHANGE: 9.7%

Current Plans: TMFPD PPO 500 / Rx \$10/30/50 Quoted Plans: TMFPD PPO 500 / Rx \$10/30/50

Tier	Subscribers	Members	Current Rate	Final Rate
Single	14	14	\$798.25	\$875.65
Two Party	4	8	\$1,431.14	\$1,569.92
Family	13	54	\$2,087.42	\$2,289.84
Retiree Tiers				
Single without Medicare	4	4	\$798.25	\$875.65
Single with Medicare	0	0	\$558.77	\$612.95
Retiree + 1 without Medicare	5	10	\$1,431.14	\$1,569.92
Retiree + 1, both with Medicare	0	0	\$1,001.81	\$1,098.94
Retiree + 1, one with Medicare	0	0	\$1,216.47	\$1,334.42
Retiree & Family without Medicare	4	18	\$2,087.42	\$2,289.84
Retiree & Family, two with Medicare	0	0	\$1,461.19	\$1,602.87
Retiree & Family, one with Medicare	0	0	\$1,774.31	\$1,946.35
Annual Total	44	108	\$752,819	\$825,819
Monthly Total			\$62,735	\$68,818
Average Cost Per Employee Per Month			\$1,425.79	\$1,564.05
Average Cost Per Member Per Month			\$580.88	\$637.21

RATE CHANGE: 9.7%

Total

	Subscribers	Members	Current Rate	Final Rate
Annual Total	212	524	\$2,834,004	\$3,108,960
Monthly Total			\$236,167	\$259,080
Average Cost Per Employee Per Month			\$1,114.00	\$1,222.08
Average Cost Per Member Per Month			\$450.70	\$494.43

RATE CHANGE: 9.7%

REQUIRED SIGNATURE:

I certify and acknowledge the above rates and assumptions with Prominence Health Plan.

Signature: _____ Date: _____

Printed Name: _____ Title: _____

Notes: