



**It's renewal
time!**

**Guardian is
here to help.**

RENEWAL INFORMATION FOR

**TRUCKEE MEADOWS FIRE PROTECTION DISTRICT
GROUP PLAN # 00477445**

RENEWAL PERIOD

January 1, 2021 - December 31, 2021



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.



Renewal Premiums At-a-Glance

EMPLOYER-SPONSORED COVERAGE			
Coverage	Current Annual	Renewal Annual	% Change
Dental	\$166,669	\$166,669	0%

KEY POINTS OF INFORMATION REGARDING PLAN 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)

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1

DENTAL PLAN RATES - PPO VU0Y					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	59	\$35.62	\$25,219	\$35.62	\$25,219
EE & SP	15	\$74.94	\$13,489	\$74.94	\$13,489
EE & CH	21	\$97.47	\$24,562	\$97.47	\$24,562
FAMILY	63	\$136.77	\$103,398	\$136.77	\$103,398
TOTAL	158		\$166,669		\$166,669

Current Dental Plan Information

CONTRACT TYPE: DENTAL GUARD 2000

This plan is currently offered for Insurance Class 1

PLAN BENEFITS SUMMARY

Network	In-Network DentalGuard Preferred	Out-of-Network None
Coinsurance		
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Deductible	\$0	\$50
Waived for preventive?	Yes	Yes
Claim Payment Basis	Fee Schedule	Fee Schedule
Maximum	\$1,500	\$1,500
Orthodontia	Included	
Lifetime Maximum	\$1,000	
Coinsurance	50%	
Maximum Rollover		
Threshold		\$700
Rollover Amount		\$350
In-network only rollover		\$500
Max Rollover Limit		\$1,250
Dependent Age Limit		26/26

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.