



Proposal for Insurance

Prepared for

Truckee Meadows Fire Protection District

Presented By:

LP Insurance Services, LLC

Employee Benefits Division

Effective: 1/1/2026



Your Dedicated Service Team



Producer

Lloyd Barnes

lloyd.barnes@lpins.net

Direct: 775.996.6005



Account Manager

Samm Petersen

samm.petersen@lpins.net

Cell: 775.560.5986

Truckee Meadows Fire Protection District

Response To Bid

Carrier	Medical	Dental	Vision	Life
Prominence	25.0%	-	-	-
Hometown Health	25.0%	-	-	-
IAFF	35.1%	-	with medical	-
Cigna	26.1%	-5.7%	-7%	-
Aetna	DTQ	DTQ	DTQ	DTQ
Anthem	DTQ	DTQ	DTQ	DTQ
United Healthcare	Not Competitive (42.2%)	2.5%	15.9%	-
Guardian	-	5.0%	-	-
VSP	-	0.0%	-	-
Metlife	-	-18.2%	-12%	DTQ
Renaissance	-	-11.2%	-16.0%	-14.6%
Delta Dental	-	DTQ	-	-
Best	-	3.0%	-40.7%	-
Hartford	-	-	-	DTQ
Principal	-	-0.2%	-13.3%	-4.0%
Mutual of Omaha	-	DTQ	DTQ	DTQ
Reliance Standard	-	DTQ	DTQ	DTQ
Standard	-	9.0%	-16.1%	DTQ
UNUM	-	DTQ	DTQ	DTQ
Lincoln	-	DTQ	DTQ	DTQ
Kansas City Life	-	DTQ	DTQ	DTQ

