

Hometown Health Providers Insurance Company, Inc.
Premium Rate Quote



Group Name: Truckee Meadows Fire Protection
Group Number:
Rate Effective Date: 1/1/2026
Broker: LP Insurance

Plan	Current Benefit Plan Description		Non-Medicare Information		Employee	EE & Spouse	EE & Child	EE & Children	Family	Overall Total							
1	Medical Plan:	24 LG PPO 15-90 CINS P D0500X2 National;RX \$10/\$30/\$60/30%	Enrollment		20	13	-	2	18	54							
	Pharmacy Plan:	Included in Medical	Proposed Rate	\$	1,080.85	\$	1,936.59	\$	1,936.59	\$	2,826.45	\$	104,967.73				
	Vision Plan:	None	Current Rate	\$	875.65	\$	1,568.92	\$	1,568.92	\$	2,289.84	\$	2,289.84				
			Medicare Information		EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)						
			Enrollment		-	1	-	-	-	-	-						
			Proposed Rate	\$	756.60	\$	1,646.10	\$	1,355.61	\$	1,355.61	\$	1,978.51	\$	2,402.48	\$	1,978.51
			Current Rate	\$	612.95	\$	1,334.42	\$	1,098.94	\$	1,334.42	\$	1,098.94	\$	1,946.35	\$	1,602.87
Plan Rate Change:											23.4%						

Plan	Current Benefit Plan Description		Non-Medicare Information		Employee	EE & Spouse	EE & Child	EE & Children	Family	Overall Total							
2	Medical Plan:	24 LG PPO HD-NA CINS E D3400X2 HSA National;RX CYD \$15/\$40/\$60/30%	Enrollment		63	18	21	7	54	163							
	Pharmacy Plan:	Included in Medical	Proposed Rate	\$	791.07	\$	1,417.37	\$	2,068.66	\$	231,303.00						
	Vision Plan:	None	Current Rate	\$	629.05	\$	1,127.80	\$	1,644.98	\$	183,958.13						
			Medicare Information		EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)						
			Enrollment		-	-	-	-	-	-	-						
			Proposed Rate	\$	553.75	\$	1,204.77	\$	992.16	\$	992.16	\$	1,448.06	\$	1,758.36	\$	1,448.06
			Current Rate	\$	440.33	\$	958.63	\$	789.46	\$	958.63	\$	789.46	\$	1,398.22	\$	1,151.48
Plan Rate Change:										25.7%							

Total Enrollment: 217
Total Estimated Monthly Premium: \$ 336,270.73
Total Premium at Current Rate Levels: \$ 268,998.31
Overall Rate Change: 25.0%

Signature Required for Acceptance

Authorized Company Representative (please print)	Title	Signature	Date
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A broker commission of \$0.00 PMPM or 0.0% is included in the rates.

This proposal is a preliminary estimate of premium rates based on information submitted and reviewed as of the date of this quote. All information submitted is subject to verification.

Final rates are subject to Underwriting approval and may be adjusted in the event there is a +/- 10% change in enrollment anytime within the contract period and/or new or differing information discovered within seventy days after the Effective Date.

Neither this proposal nor its acceptance constitute a contract binding Hometown Health, its affiliates or EyeMed to provide insurance.

Certain combinations of plans may not be sold together and may be subject to additional charges.

A final binding rate quote and contract, if approved by Hometown Health, will be delivered to a Company representative authorized to accept health insurance contracts.

All insurance contracts have a duration of twelve months unless otherwise stated.

Key benefits listed above do not constitute a comprehensive list of benefits and are listed as a reference only. Coinsurance benefits are applied after all associated deductibles have been paid.

Certain limits and exclusions not described above may apply. Refer to the Evidence of Coverage and Summary of Benefits for a more detailed description of the benefits for each plan.

In the event of a conflict between this information and the final binding contract, the binding contract will prevail.

Vision benefits are offered by Vision Service Plan (VSP). VSP is solely responsible for providing vision benefits provided under their vision benefit plans.

Please fax (775-982-3747) or return to Hometown Health 30 days prior to the Effective Date.



Group Name: Truckee Meadows Fire Protection
Group Number:
Rate Effective Date: 1/1/2026
Broker: LP Insurance

Current Plan - Benefit Plan 1						Premiums by Tier								Overall Total \$ 104,967.73
		Medical Plan	Pharmacy Plan	Vision Plan	Rate Change	Employee	EE & Spouse	EE & Child	EE & Children	Family				
		24 LG PPO 15-90 CINS P D0500X2 National;RX \$10/\$30/\$60/30%	Included in Medical	None	23.4%	20	13	0	2	18				
						\$ 1,080.85	\$ 1,936.59	\$ 1,936.59	\$ 2,826.45	\$ 2,826.45				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						0	1	0	0	0	0	0		
						\$ 756.60	\$ 1,646.10	\$ 1,355.61	\$ 1,355.61	\$ 1,978.51	\$ 2,402.48	\$ 1,978.51		
Alternative Benefit Options						Premiums by Tier								Overall Total \$ 100,447.59
Alternative	Custom Plan	Medical Plan	Pharmacy Plan	Vision Plan	Rate Change	Employee	EE & Spouse	EE & Child	EE & Children	Family				
1		24 LG PPO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	22.6%	\$ 1,034.31	\$ 1,853.19	\$ 1,853.19	\$ 2,704.74	\$ 2,704.74				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						\$ 724.02	\$ 1,575.21	\$ 1,297.23	\$ 1,297.23	\$ 1,893.31	\$ 2,299.03	\$ 1,893.31		
2		24 LG EPO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	8.6%	\$ 951.21	\$ 1,704.30	\$ 1,704.30	\$ 2,487.43	\$ 2,487.43				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						\$ 665.85	\$ 1,448.65	\$ 1,193.01	\$ 1,193.01	\$ 1,741.20	\$ 2,114.31	\$ 1,741.20		
3		24 LG HMO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	-1.7%	\$ 860.65	\$ 1,542.04	\$ 1,542.04	\$ 2,250.61	\$ 2,250.61				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						\$ 602.45	\$ 1,310.74	\$ 1,079.43	\$ 1,079.43	\$ 1,575.43	\$ 1,913.02	\$ 1,575.43		
Current Plan - Benefit Plan 2						Premiums by Tier								Overall Total \$ 231,303.00
		Medical Plan	Pharmacy Plan	Vision Plan	Rate Change	Employee	EE & Spouse	EE & Child	EE & Children	Family				
		24 LG PPO HD-NA CINS E D3400X2 HSA National;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	25.8%	63	18	21	7	54				
						\$ 791.07	\$ 1,417.37	\$ 1,417.37	\$ 2,068.66	\$ 2,068.66				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						0	0	0	0	0	0	0		
						\$ 553.75	\$ 1,204.77	\$ 992.16	\$ 992.16	\$ 1,448.06	\$ 1,758.36	\$ 1,448.06		
Alternative Benefit Options						Premiums by Tier								Overall Total \$ 221,342.58
Alternative	Custom Plan	Medical Plan	Pharmacy Plan	Vision Plan	Rate Change	Employee	EE & Spouse	EE & Child	EE & Children	Family				
1		24 LG PPO HD-NA CINS E D3400X2 HSA;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	20.3%	\$ 757.00	\$ 1,356.34	\$ 1,356.34	\$ 1,979.58	\$ 1,979.58				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						\$ 529.90	\$ 1,152.89	\$ 949.44	\$ 949.44	\$ 1,385.70	\$ 1,682.64	\$ 1,385.70		
2		24 LG EPO HD-NA CINS E D3400X2 HSA;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	11.0%	\$ 698.29	\$ 1,251.13	\$ 1,251.13	\$ 1,826.03	\$ 1,826.03				
						EE (1 with)	EE & Spouse (1)	EE & Spouse (2)	EE & Child (1)	EE & Children (1)	Family (1)	Family (2)		
						\$ 488.80	\$ 1,063.46	\$ 875.79	\$ 875.79	\$ 1,278.22	\$ 1,552.13	\$ 1,278.22		

Signature Required for Acceptance

Authorized Company Representative (please print)	Title	Signature	Date
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This proposal is a preliminary estimate of premium rates based on information submitted and reviewed as of the date of this quote. All information submitted is subject to verification. Final rates are subject to Underwriting approval and may be adjusted based on final enrollment and/or new or differing information discovered within seventy days after the Effective Date. Neither this proposal nor its acceptance constitute a contract binding Hometown Health, its affiliates or EyeMed to provide insurance. Certain combinations of plans may not be sold together and may be subject to additional charges. A final binding rate quote and contract, if approved by Hometown Health, will be delivered to a Company representative authorized to accept health insurance contracts. All insurance contracts have a duration of twelve months unless otherwise stated. Key benefits listed above do not constitute a comprehensive list of benefits and are listed as a reference only. Coinsurance benefits are applied after all associated deductibles have been paid. Certain limits and exclusions not described above may apply. Refer to the Evidence of Coverage and Summary of Benefits for a more detailed description of the benefits for each plan. In the event of a conflict between this information and the final binding contract, the binding contract will prevail. Vision benefits are offered by Vision Service Plan (VSP). VSP is solely responsible for providing vision benefits provided under their vision benefit plans.

Please fax (775-982-3747) or return to Hometown Health 30 days prior to the Effective Date.

Hometown Health Providers Insurance Company, Inc.
Alternative Benefit Plan Options



Group Name: Truckee Meadows Fire Protection

Group Number:

Rate Effective Date: 1/1/2026

Broker: LP Insurance

Blended Rate Indicator: No

Alternative Benefit Options					Premiums by Tier					
Alternative	Medical Plan	Pharmacy Plan	Vision Plan	Employee	EE & Spouse	EE & Child	EE & Children	Family	OOPM	
1	24 LG PPO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 1,034.31	\$ 1,853.19	\$ 1,853.19	\$ 2,704.74	\$ 2,704.74	\$2,000	
2	24 LG PPO 20-80 CINS P D1000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 983.83	\$ 1,762.74	\$ 1,762.74	\$ 2,572.72	\$ 2,572.72	\$3,000	
3	24 LG PPO 20-80 CINS S D1000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 962.64	\$ 1,724.78	\$ 1,724.78	\$ 2,517.31	\$ 2,517.31	\$3,000	
4	24 LG PPO 20-80 CINS S D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 915.63	\$ 1,640.55	\$ 1,640.55	\$ 2,394.39	\$ 2,394.39	\$5,000	
5	24 LG PPO 20-80 CINS S D3000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 823.00	\$ 1,474.59	\$ 1,474.59	\$ 2,152.16	\$ 2,152.16	\$7,500	
6	24 LG PPO 20-CO 1000 A D0000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 966.34	\$ 1,731.42	\$ 1,731.42	\$ 2,527.00	\$ 2,527.00	\$3,000	
7	24 LG PPO 25-80 CINS P D1500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 909.61	\$ 1,629.76	\$ 1,629.76	\$ 2,378.64	\$ 2,378.64	\$5,000	
8	24 LG PPO 25-80 CINS P D2500X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 818.37	\$ 1,466.29	\$ 1,466.29	\$ 2,140.05	\$ 2,140.05	\$7,500	
9	24 LG PPO 25-CO 2000 A D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 915.05	\$ 1,639.51	\$ 1,639.51	\$ 2,392.87	\$ 2,392.87	\$5,000	
10	24 LG PPO 30-70 CINS S D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 711.62	\$ 1,275.02	\$ 1,275.02	\$ 1,860.89	\$ 1,860.89	\$7,500	
11	24 LG PPO 30-80 CINS S D2500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 842.92	\$ 1,510.27	\$ 1,510.27	\$ 2,204.24	\$ 2,204.24	\$5,000	
12	24 LG PPO 30-CO 3000 A D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 813.62	\$ 1,457.78	\$ 1,457.78	\$ 2,127.64	\$ 2,127.64	\$7,500	
13	24 LG PPO 40-CO 2000 A D2500X3;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 689.04	\$ 1,234.56	\$ 1,234.56	\$ 1,801.84	\$ 1,801.84	\$9,450	
14	24 LG PPO 50-70 CINS S D5000X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 658.01	\$ 1,178.96	\$ 1,178.96	\$ 1,720.70	\$ 1,720.70	\$9,450	
15	24 LG PPO 60-70 CINS S D6500X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 586.57	\$ 1,050.97	\$ 1,050.97	\$ 1,533.88	\$ 1,533.88	\$9,450	
16	24 LG PPO HD-NA CINS E D3300X2 HSA; RX CYD 0%/0%/0%/0%	Included in Medical	None	\$ 817.21	\$ 1,464.21	\$ 1,464.21	\$ 2,137.02	\$ 2,137.02	\$3,300	
17	24 LG PPO HD-NA CINS E D3300X2 HSA;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	\$ 757.00	\$ 1,356.34	\$ 1,356.34	\$ 1,979.58	\$ 1,979.58	\$5,000	
18	24 LG PPO HD-NA CINS E D4000X2 HSA;RX 0%/0%/0%/0%	Included in Medical	None	\$ 725.74	\$ 1,300.33	\$ 1,300.33	\$ 1,897.83	\$ 1,897.83	\$4,000	
19	24 LG PPO HD-80 CINS E D3300X2 HSA; CYD 20%/20%/20%/20%	Included in Medical	None	\$ 716.94	\$ 1,284.56	\$ 1,284.56	\$ 1,874.81	\$ 1,874.81	\$5,000	
20	24 LG PPO HD-NA CINS E D5000X2 HSA;RX 0%/0%/0%/0%	Included in Medical	None	\$ 679.08	\$ 1,216.72	\$ 1,216.72	\$ 1,775.81	\$ 1,775.81	\$5,000	
21	24 LG PPO HD-70 CINS E D6500X2 HSA;RX 30%/30%/30%/30%	Included in Medical	None	\$ 586.57	\$ 1,050.97	\$ 1,050.97	\$ 1,533.88	\$ 1,533.88	\$8,000	
22	24 LG PPO 15-90 CINS P D0500X2 National;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 1,080.85	\$ 1,936.59	\$ 1,936.59	\$ 2,826.45	\$ 2,826.45	\$2,000	
23	24 LG PPO 20-80 CINS P D1000X2 National;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 1,028.10	\$ 1,842.07	\$ 1,842.07	\$ 2,688.50	\$ 2,688.50	\$3,000	
24	24 LG PPO 20-80 CINS S D1000X2 National;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 1,005.96	\$ 1,802.39	\$ 1,802.39	\$ 2,630.59	\$ 2,630.59	\$3,000	
25	24 LG PPO 20-80 CINS S D2000X2 National;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 956.83	\$ 1,714.38	\$ 1,714.38	\$ 2,502.13	\$ 2,502.13	\$5,000	
26	24 LG PPO 20-80 CINS S D3000X2 National;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 860.04	\$ 1,540.94	\$ 1,540.94	\$ 2,249.01	\$ 2,249.01	\$7,500	
27	24 LG PPO 20-CO 1000 A D0000X2 National;RX \$10/\$30/\$60/30%	Included in Medical	None	\$ 1,009.83	\$ 1,809.33	\$ 1,809.33	\$ 2,640.72	\$ 2,640.72	\$3,000	
28	24 LG PPO 25-80 CINS P D1500X2 National;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 950.54	\$ 1,703.10	\$ 1,703.10	\$ 2,485.68	\$ 2,485.68	\$5,000	
29	24 LG PPO 25-80 CINS P D2500X2 National;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 855.20	\$ 1,532.27	\$ 1,532.27	\$ 2,236.35	\$ 2,236.35	\$7,500	
30	24 LG PPO 25-CO 2000 A D2000X2 National;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 956.23	\$ 1,713.29	\$ 1,713.29	\$ 2,500.55	\$ 2,500.55	\$5,000	
31	24 LG PPO 30-70 CINS S D4000X2 National;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 743.64	\$ 1,332.39	\$ 1,332.39	\$ 1,944.63	\$ 1,944.63	\$7,500	
32	24 LG PPO 30-80 CINS S D2500X2 National;RX \$15/\$45/\$90/30%	Included in Medical	None	\$ 880.85	\$ 1,578.23	\$ 1,578.23	\$ 2,303.43	\$ 2,303.43	\$5,000	
33	24 LG PPO 30-CO 3000 A D4000X2 National;RX \$20/\$60/\$120/40%	Included in Medical	None	\$ 850.24	\$ 1,523.38	\$ 1,523.38	\$ 2,223.38	\$ 2,223.38	\$7,500	
34	24 LG PPO 40-CO 2000 A D2500X3 National;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 720.04	\$ 1,290.12	\$ 1,290.12	\$ 1,882.93	\$ 1,882.93	\$9,450	
35	24 LG PPO 50-70 CINS S D5000X2 National;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 687.62	\$ 1,232.02	\$ 1,232.02	\$ 1,798.13	\$ 1,798.13	\$9,450	
36	24 LG PPO 60-70 CINS S D6500X2 National;RX \$25/\$75/\$150/50%	Included in Medical	None	\$ 612.96	\$ 1,098.26	\$ 1,098.26	\$ 1,602.91	\$ 1,602.91	\$9,450	
37	24 LG PPO 25-80 CINS S D1000X3 A1 National;RX \$15/\$40/\$60	Included in Medical	None	\$ 912.50	\$ 1,634.94	\$ 1,634.94	\$ 2,386.19	\$ 2,386.19	\$5,500	
38	24 LG PPO 40-CO 2000 A D2500X3 A1 National;RX \$15/\$40/\$60/30%	Included in Medical	None	\$ 782.23	\$ 1,401.53	\$ 1,401.53	\$ 2,045.54	\$ 2,045.54	\$7,500	
39	24 LG PPO 20-80 CINS P D1000X2 A1 National;RX \$15/\$40/\$60/30%	Included in Medical	None	\$ 1,039.26	\$ 1,862.06	\$ 1,862.06	\$ 2,717.68	\$ 2,717.68	\$3,000	
40	24 LG PPO HD-80 CINS E D3300X2 HSA National; CYD 20%/20%/20%/20%	Included in Medical	None	\$ 749.20	\$ 1,342.36	\$ 1,342.36	\$ 1,959.18	\$ 1,959.18	\$5,000	
41	24 LG PPO HD-NA CINS E D3300X2 HSA National; RX CYD 0%/0%/0%/0%	Included in Medical	None	\$ 853.99	\$ 1,530.10	\$ 1,530.10	\$ 2,233.19	\$ 2,233.19	\$3,300	
42	24 LG PPO HD-NA CINS E D3300X2 HSA National;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	\$ 791.07	\$ 1,417.37	\$ 1,417.37	\$ 2,068.66	\$ 2,068.66	\$5,000	
43	24 LG PPO HD-NA CINS E D4000X2 HSA National;RX 0%/0%/0%/0%	Included in Medical	None	\$ 758.39	\$ 1,358.83	\$ 1,358.83	\$ 1,983.21	\$ 1,983.21	\$4,000	
44	24 LG PPO HD-NA CINS E D5000X2 HSA National;HSA RX Plan	Included in Medical	None	\$ 762.05	\$ 1,365.38	\$ 1,365.38	\$ 1,992.78	\$ 1,992.78	\$5,000	
45	24 LG PPO HD-NA CINS E D5000X2 HSA National;RX 0%/0%/0%/0%	Included in Medical	None	\$ 709.76	\$ 1,271.70	\$ 1,271.70	\$ 1,856.04	\$ 1,856.04	\$5,000	
46	24 LG PPO HD-70 CINS E D6500X2 HSA National;RX 30%/30%/30%/30%	Included in Medical	None	\$ 612.50	\$ 1,097.43	\$ 1,097.43	\$ 1,601.71	\$ 1,601.71	\$8,000	

47	24 LG EPO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	951.21	\$	1,704.30	\$	1,704.30	\$	2,487.43	\$	2,487.43	\$2,000
48	24 LG EPO 20-80 CINS P D1000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	905.16	\$	1,621.80	\$	1,621.80	\$	2,367.01	\$	2,367.01	\$3,000
49	24 LG EPO 20-80 CINS S D1000X2;RX \$10/\$30/\$60,40%/30%	Included in Medical	None	\$	886.30	\$	1,588.01	\$	1,588.01	\$	2,317.70	\$	2,317.70	\$3,000
50	24 LG EPO 20-80 CINS S D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	849.47	\$	1,522.00	\$	1,522.00	\$	2,221.37	\$	2,221.37	\$5,000
51	24 LG EPO 20-80 CINS S D3000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	766.25	\$	1,372.91	\$	1,372.91	\$	2,003.76	\$	2,003.76	\$7,500
52	24 LG EPO 20-CO 1000 A D0000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	887.73	\$	1,590.56	\$	1,590.56	\$	2,321.43	\$	2,321.43	\$3,000
53	24 LG EPO 25-80 CINS P D1500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	842.56	\$	1,509.63	\$	1,509.63	\$	2,203.30	\$	2,203.30	\$5,000
54	24 LG EPO 25-80 CINS P D2500X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	761.10	\$	1,363.68	\$	1,363.68	\$	1,990.29	\$	1,990.29	\$7,500
55	24 LG EPO 25-CO 2000 A D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	849.03	\$	1,521.22	\$	1,521.22	\$	2,220.22	\$	2,220.22	\$5,000
56	24 LG EPO 30-70 CINS S D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	657.82	\$	1,178.63	\$	1,178.63	\$	1,720.21	\$	1,720.21	\$7,500
57	24 LG EPO 30-80 CINS S D2500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	781.16	\$	1,399.62	\$	1,399.62	\$	2,042.75	\$	2,042.75	\$5,000
58	24 LG EPO 30-CO 3000 A D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	757.04	\$	1,356.41	\$	1,356.41	\$	1,979.68	\$	1,979.68	\$7,500
59	24 LG EPO 40-CO 2000 A D2500X3;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	636.22	\$	1,139.93	\$	1,139.93	\$	1,663.73	\$	1,663.73	\$9,450
60	24 LG EPO 50-70 CINS S D5000X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	608.16	\$	1,089.64	\$	1,089.64	\$	1,590.34	\$	1,590.34	\$6,600
61	24 LG EPO 60-70 CINS S D6500X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	588.09	\$	1,053.70	\$	1,053.70	\$	1,537.87	\$	1,537.87	\$9,450
62	24 LG EPO HD-NA CINS E D3300X2 HSA; RX CYD 0%0%0%0%	Included in Medical	None	\$	743.60	\$	1,332.33	\$	1,332.33	\$	1,944.54	\$	1,944.54	\$3,400
63	24 LG EPO HD-NA CINS E D3300X2 HSA;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	\$	698.29	\$	1,251.13	\$	1,251.13	\$	1,826.03	\$	1,826.03	\$5,000
64	24 LG EPO HD-NA CINS E D4000X2 HSA;RX CYD 0%/0%/0%/0%	Included in Medical	None	\$	668.13	\$	1,197.10	\$	1,197.10	\$	1,747.16	\$	1,747.16	\$4,000
65	24 LG EPO HD-80 CINS E D3300X2 HSA; CYD 20%20%20%20%	Included in Medical	None	\$	664.07	\$	1,189.82	\$	1,189.82	\$	1,736.55	\$	1,736.55	\$5,000
66	24 LG EPO HD-NA CINS E D5000X2 HSA;RX CYD 0%/0%/0%/0%	Included in Medical	None	\$	625.37	\$	1,120.48	\$	1,120.48	\$	1,635.35	\$	1,635.35	\$5,000
67	24 LG EPO HD-70 CINS E D6500X2 HSA;RX CYD 30%/30%/30%/30%	Included in Medical	None	\$	540.62	\$	968.64	\$	968.64	\$	1,413.73	\$	1,413.73	\$8,000
68	24 LG HMO 15-90 CINS P D0500X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	860.65	\$	1,542.04	\$	1,542.04	\$	2,250.61	\$	2,250.61	\$2,000
69	24 LG HMO 20-80 CINS P D1000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	819.97	\$	1,469.16	\$	1,469.16	\$	2,144.24	\$	2,144.24	\$3,000
70	24 LG HMO 20-80 CINS S D1000X2;RX \$10/\$30/\$60,40%/30%	Included in Medical	None	\$	803.31	\$	1,439.30	\$	1,439.30	\$	2,100.67	\$	2,100.67	\$3,000
71	24 LG HMO 20-80 CINS S D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	771.18	\$	1,381.75	\$	1,381.75	\$	2,016.66	\$	2,016.66	\$5,000
72	24 LG HMO 20-80 CINS S D3000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	696.19	\$	1,247.38	\$	1,247.38	\$	1,820.56	\$	1,820.56	\$7,500
73	24 LG HMO 20-CO 1000 A D0000X2;RX \$10/\$30/\$60/30%	Included in Medical	None	\$	804.30	\$	1,441.07	\$	1,441.07	\$	2,103.25	\$	2,103.25	\$3,000
74	24 LG HMO 25-80 CINS P D1500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	766.03	\$	1,372.52	\$	1,372.52	\$	2,003.19	\$	2,003.19	\$5,000
75	24 LG HMO 25-80 CINS P D2500X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	692.58	\$	1,240.90	\$	1,240.90	\$	1,811.10	\$	1,811.10	\$7,500
76	24 LG HMO 25-CO 2000 A D2000X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	771.95	\$	1,383.12	\$	1,383.12	\$	2,018.67	\$	2,018.67	\$5,000
77	24 LG HMO 30-70 CINS S D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	598.40	\$	1,072.16	\$	1,072.16	\$	1,564.82	\$	1,564.82	\$7,500
78	24 LG HMO 30-80 CINS S D2500X2;RX \$15/\$45/\$90/30%	Included in Medical	None	\$	711.65	\$	1,275.08	\$	1,275.08	\$	1,860.98	\$	1,860.98	\$5,000
79	24 LG HMO 30-CO 3000 A D4000X2;RX \$20/\$60/\$120/40%	Included in Medical	None	\$	689.40	\$	1,235.20	\$	1,235.20	\$	1,802.78	\$	1,802.78	\$7,500
80	24 LG HMO 40-CO 2000 A D2500X3;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	579.76	\$	1,038.77	\$	1,038.77	\$	1,516.08	\$	1,516.08	\$9,450
81	24 LG HMO 50-70 CINS S D5000X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	552.46	\$	989.85	\$	989.85	\$	1,444.69	\$	1,444.69	\$9,450
82	24 LG HMO 60-70 CINS S D6500X2;RX \$25/\$75/\$150/50%	Included in Medical	None	\$	536.56	\$	961.37	\$	961.37	\$	1,403.12	\$	1,403.12	\$9,450
83	24 LG HMO HD-NA CINS E D3300X2 HSA; RX CYD 0%0%0%0%	Included in Medical	None	\$	670.52	\$	1,201.39	\$	1,201.39	\$	1,753.43	\$	1,753.43	\$3,400
84	24 LG HMO HD-NA CINS E D3300X2 HSA;RX CYD \$15/\$40/\$60/30%	Included in Medical	None	\$	629.66	\$	1,128.17	\$	1,128.17	\$	1,646.57	\$	1,646.57	\$5,000
85	24 LG HMO HD-NA CINS E D4000X2 HSA;RX CYD 0%/0%/0%/0%	Included in Medical	None	\$	602.45	\$	1,079.43	\$	1,079.43	\$	1,575.43	\$	1,575.43	\$4,000
86	24 LG HMO HD-80 CINS E D3300X2 HSA; CYD 20%20%20%20%	Included in Medical	None	\$	582.24	\$	1,043.21	\$	1,043.21	\$	1,522.56	\$	1,522.56	\$5,000
87	24 LG HMO HD-NA CINS E D5000X2 HSA;RX CYD 0%/0%/0%/0%	Included in Medical	None	\$	563.97	\$	1,010.48	\$	1,010.48	\$	1,474.80	\$	1,474.80	\$5,000
88	24 LG HMO HD-70 CINS E D6500X2 HSA;RX CYD 30%/30%/30%/30%	Included in Medical	None	\$	487.44	\$	873.37	\$	873.37	\$	1,274.68	\$	1,274.68	\$8,000

Signature Required for Acceptance

Authorized Company Representative (please print)		Title	Signature
			Date

This renewal of premium rates is based on information reviewed as of the date of this quote.

Rates may be adjusted based on final enrollment and/or new or differing information discovered within seventy days after the Effective Date.

Vision benefits are offered by Vision Service Plan (VSP). VSP is solely responsible for providing vision benefits provided under their vision benefit plans.

Certain combinations of plans may not be sold together and may be subject to additional charges.

A final binding rate quote and contract, if approved by Hometown Health, will be delivered to a Company representative authorized to accept health insurance contracts.

All insurance contracts have a duration of twelve months unless otherwise stated

Key benefits listed above do not constitute a comprehensive list of benefits and are listed as a reference only. Coinsurance benefits are applied after all associated deductibles have been paid.

Certain limits and exclusions not described above may apply. Refer to the Evidence of Coverage and Summary of Benefits for a more detailed description of the benefits for each plan.

In the event of a conflict between this information and the final binding contract, the binding contract will prevail.

Custom Alternative Plan Notes

Please fax (775-982-3747) or return to Hometown Health 30 days prior to the Effective Date.