



**It's renewal
time!**

**Guardian is
here to help.**

RENEWAL INFORMATION FOR

**CITY OF COPPELL
GROUP PLAN # 00459930**

**RENEWAL PERIOD
October 1, 2016 - September 30, 2017**



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LIFE

DENTAL

VISION

DISABILITY

ABSENCE

SUPPLEMENTAL HEALTH

STOP LOSS

ASO

What you'll find in this package

RENEWAL INFORMATION	PAGE
Renewal Premiums At-a-Glance	1
Renewal Rates At-a-Glance	2
Voluntary Dental Details	3

Renewal Premiums At-a-Glance

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
- Claims experience (when applicable)

EMPLOYEE-PAID VOLUNTARY COVERAGE		
Coverage	Current Annual	Renewal Annual
Voluntary Dental	\$179,414	\$179,414
DHMO	\$23,251	\$23,251

Renewal Rates At-a-Glance

This plan is currently offered for Insurance Class 1 and 2

VOLUNTARY DENTAL PLAN RATES -					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	119	\$36.07	\$51,508	\$36.07	\$51,508
EE & SP	22	\$81.09	\$21,408	\$81.09	\$21,408
EE & CH	38	\$77.36	\$35,276	\$77.36	\$35,276
FAMILY	48	\$123.65	\$71,222	\$123.65	\$71,222
TOTAL	227		\$179,414		\$179,414

This plan is currently offered for Insurance Class 1 and 2

DHMO PLAN RATES					
Tier	Enrolled Employees	CURRENT		RENEWAL	
		Monthly Rate	Annual Premium	Monthly Rate	Annual Premium
EE	64	\$8.89	\$6,828	\$8.89	\$6,828
EE & SP	12	\$15.22	\$2,192	\$15.22	\$2,192
EE & CH	18	\$23.19	\$5,009	\$23.19	\$5,009
FAMILY	28	\$27.45	\$9,223	\$27.45	\$9,223
TOTAL	122		\$23,251		\$23,251

Additional Voluntary Dental Information

DENTAL MAXIMUM ROLLOVER SUMMARY

For Benefit Year Ending: 12/31/2016

ROLLOVER ACCOUNT SIZE	NUMBER OF QUALIFYING EMPLOYEES & DEPENDENTS	TOTAL ACCOUNT VALUE
\$0	124	\$0.00
\$1 - \$250	0	\$0.00
\$251 - \$500	90	\$43,500.00
\$501 - \$750	4	\$2,800.00
\$751 - \$1,000	59	\$58,100.00
Over \$1,000	189	\$278,514.90
TOTAL	342	\$382,914.90

60 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 12/31/2016 are applied to the members Maximum Rollover Account for use starting the next benefit year.