



Renaissance[®]
DENTAL • VISION • LIFE • DISABILITY

RENAISSANCE GROUP RENEWAL FOR: GREATER JOHNSTOWN SCHOOL DISTRICT

GROUP NUMBER: G000045498-00001

RENEWAL RATES EFFECTIVE: JULY 1, 2024

**THANK YOU FOR GIVING US THE OPPORTUNITY TO SERVE AS THE BENEFITS
CARRIER FOR YOU AND YOUR EMPLOYEES!**

YOUR GROUP COVERAGE RENEWAL AT-A-GLANCE

March 26, 2024

Each renewal period, we review your group insurance coverage(s) provided under your policy for premium adequacy. Factors that may affect premium rates include plan design, demographics, geographic location, industry and claim experience. We recently completed this review and offer the following renewal rates effective July 1, 2024.

RENEWAL PREMIUM SUMMARY		
COVERAGE	CURRENT ANNUAL PREMIUM	RENEWAL ANNUAL PREMIUM
BASIC LIFE	\$ 25,205	\$ 25,205
BASIC AD&D	\$ 603	\$ 603
TOTAL:	\$ 25,808	\$ 25,808

Renewal premiums and rates assume all coverages will renew. Rates may be adjusted if not all coverages renew.

At Renaissance we are committed to providing service that *Stands Out* with our competitively priced insurance products and value-added services that are responsive to your unique needs. We greatly appreciate your business, and we look forward to continuing to serve your company's ancillary benefit needs.

Sincerely,

Larry Blanchard

Larry Blanchard
Regional Vice President
(508) 614-5074 | lblanchard@renaissancefamily.com

NOTE: We use an "evergreen" contract for your benefits program, which means you don't sign a new contract for each renewal. Instead, we send only your guaranteed rate(s) in this letter. Payment of this new rate will be your consent to renew your Renaissance coverage(s) for the time period on which the rate is based.

GROUP RENEWAL RATES EFFECTIVE JULY 1, 2024

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: A0 - Administrative Staff

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	6	\$ 300,000	\$ 1.254	\$ 4,514	\$ 1.254	\$ 4,514
TOTAL:	-	-	-	\$ 4,514	-	\$ 4,514

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: A0 - Administrative Staff

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	6	\$ 300,000	\$ 0.030	\$ 108	\$ 0.030	\$ 108
TOTAL:	-	-	-	\$ 108	-	\$ 108

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: B0 - Professional Staff

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	202	\$ 1,375,000	\$ 1.254	\$ 20,691	\$ 1.254	\$ 20,691
TOTAL:	-	-	-	\$ 20,691	-	\$ 20,691

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: B0 - Professional Staff

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	202	\$ 1,375,000	\$ 0.030	\$ 495	\$ 0.030	\$ 495
TOTAL:	-	-	-	\$ 495	-	\$ 495

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: C0 - Employees Retirement Date

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 1.254	\$ 0	\$ 1.254	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: C0 - Employees Retirement Date

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 0.030	\$ 0	\$ 0.030	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: D0 - Employees 1st Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 1.254	\$ 0	\$ 1.254	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: D0 - Employees 1st Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 0.030	\$ 0	\$ 0.030	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: E0 - Employees 2nd Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 1.254	\$ 0	\$ 1.254	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: E0 - Employees 2nd Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 0.030	\$ 0	\$ 0.030	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: F0 - Employees 3rd Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 0.030	\$ 0	\$ 0.030	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: F0 - Employees 3rd Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 1.254	\$ 0	\$ 1.254	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC AD&D RENEWAL

Basic Life | Policy Number: LINY45498

Class: G0 - Employees 4th Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 0.030	\$ 0	\$ 0.030	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0

BASIC LIFE RENEWAL

Basic Life | Policy Number: LINY45498

Class: G0 - Employees 4th Anniversary of Retirement

COVERAGE	ENROLLED	VOLUME	CURRENT		RENEWAL	
			MONTHLY RATE (Per \$1,000)	ANNUAL PREMIUM	MONTHLY RATE (Per \$1,000) GUARANTEED FOR 12 MONTHS	ANNUAL PREMIUM
Employee	0	\$ 0	\$ 1.254	\$ 0	\$ 1.254	\$ 0
TOTAL:	-	-	-	\$ 0	-	\$ 0