

PA 106 Medical Marketing Results

Carrier	Line of Coverage	Response
MESSA	Medical	Inforce, provided proposal for full population, uncompetitive rates with no HMO network comparison
BCN	Medical	Inforce, did not request a full population HMO only quote
BCBSM	Medical	Provided proposal for full population, uncompetitive rates and varying plan designs
The Pool	Medical	Provided proposal for full population, rate impact considerations and varying plan designs
Aetna	Medical	Declined to quote, uncompetitive rates
Priority Health	Medical	Declined to quote, uncompetitive rates
HAP	Medical	Declined to quote, uncompetitive rates

PA 106 Marketing performed by Gallagher Benefit Services.

Medical Plans are PA 106 compliant through 2025.

While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

PA 106 Dental Marketing Results

Carrier	Line of Coverage	Response
MESSA	Dental	Inforce - full population quote not provided
BCBSM	Dental	Inforce - full population quoted, competitive. Pending alternative plan designs.
UNUM	Dental	Declined to quote
Guardian	Dental	Declined to quote
MetLife	Dental	Quoted, competitive (fully-insured only)
ADN Dental	Dental	Quoted, competitive (self-insured only)
Delta Dental	Dental	Declined to quote

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PA 106 Vision Marketing Results

Carrier	Line of Coverage	Response
MESSA	Vision	Inforce, quote not provided
BCBSM	Vision	Inforce, declined to quote full population
NVA	Vision	Quoted, competitive on full population and non-teachers
EyeMed	Vision	Quoted, uncompetitive rates
VSP	Vision	Declined to quote
MetLife (Davis Vision)	Vision	Quoted, full population only as the non-teachers have less than 100 lives

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Vision Plans are PA 106 compliant through 2025.

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