

East China School District PA 106 Marketing: 2016 & 2017

Carrier	Response
Medical (Marketed 7/1/16)	
MESSA	Inforce, Provided Renewal & Options
Blue Cross Blue Shield of Michigan	Quoted
HAP	Quoted
Priority Health	Quoted
Dental (Marketed 7/1/17)	
Humana	In Force, Provided Renewal
Aetna	Quoted
Cigna	Quoted
Guardian	Quoted
Met Life	Quoted
Standard	Quoted
Unum	Quoted
Vision (Marketed 7/1/17)	
Eye Med	Inforce, In Rate Guarantee
MESSA	Inforce, Provided Renewal
Avesis	Quoted
Guardian	Declined
Met Life	Quoted
Standard	Quoted
Unum	Quoted
VSP	Quoted

PA 106 Marketing performed by Gallagher Benefit Services.
Dental and Vision Plans are PA 106 compliant until 7/1/20.
Medical Plans are PA 106 compliant until 7/1/19.

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.