

PA 106 Compliance:

Scope of Compliance: In an effort to comply with PA 106, Beal City Public Schools utilized the services of Coldbrook Insurance Group to perform a market analysis. Plan design, carriers and funding arrangements were considered during this process.

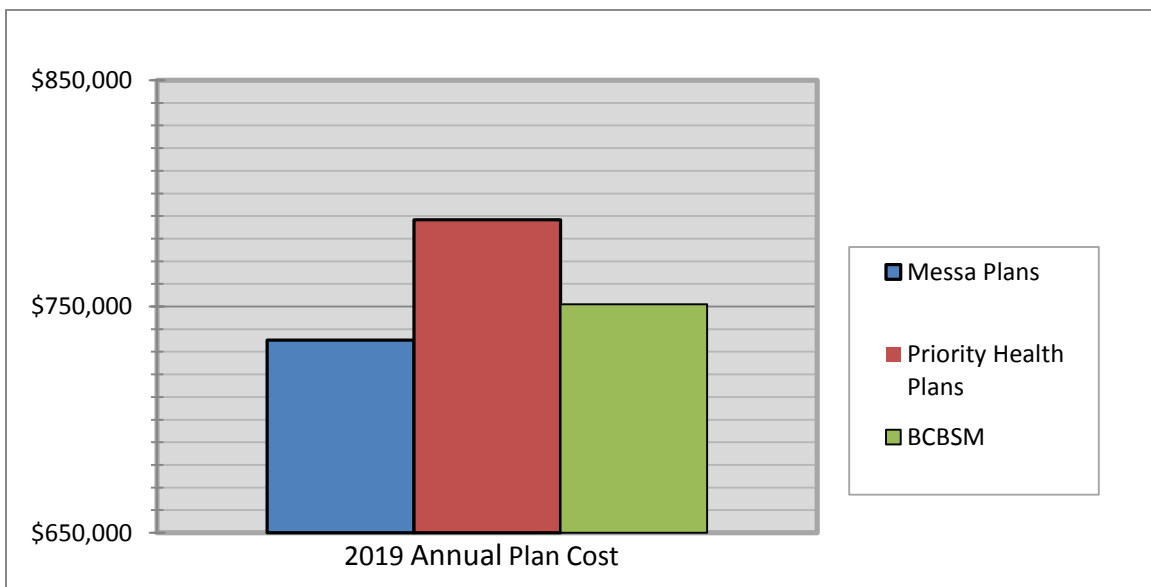
The following carriers provided competitive proposals and were presented for consideration:

- Priority Health – Fully-Insured HSA
- Priority Health – Fully-Insured PPO
- BCBSM – Fully-Insured HSA
- BCBSM – Fully-Insured PPO

The following carriers are not competitive in this market:

- McLaren – PPO

The graph below represents a cost comparison of the carrier bids received for the 2019 plan renewal.



Summary of Findings:

Messa plans provided the lowest overall plan cost for Beal City Public School employees while providing comparable medical benefit coverage.