



## Lake Orion Community Schools PA 106 Marketing

Line of Coverage	Compliant Date	Carrier	Response	Selected
Medical & Rx	1/1/2027	HAP Aetna BCBSM / BCN MESSA Priority Health	Inforce, provided renewal Declined Quoted Quoted Declined	X
Dental	1/1/2027	ADN Dental BCBSM Delta Guardian MESSA MetLife	Inforce Quoted Declined Declined Quoted Quoted	X
Vision	1/1/2027	EyeMed BCBSM MESSA MetLife NVA VSP	Inforce Declined Quoted Quoted Quoted Declined	X

PA 106 Marketing performed by Gallagher Benefit Services.

*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.*