

Medical PA 106 Overview

Carrier	Line of Coverage	PA 106 Status
BCBSM/BCN	Medical/Rx	Incumbent, Renewal Provided
Priority Health	Medical/Rx	Declined to Quote
MESSA	Medical/Rx	Quoted
HAP	Medical/Rx	Declined to Quote

PA 106 Marketing performed by Gallagher Benefit Services, Inc..
 Oxford Community Schools' benefit plans are compliant until June 30, 2025.

The following exhibits represent an outline of the coverages proposed by the carrier(s) based upon the information provided. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This report is not a contract and offers no contractual obligation on behalf of GBS.

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.

Dental PA 106 Overview

Carrier	Line of Coverage	Renewal
Guardian	Dental	Incumbent, Renewal Provided
ADN	Dental	Declined to Quote
MetLife	Dental	Declined to Quote
Delta Dental	Dental	Declined to Quote

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Vision PA 106 Overview

Carrier	Line of Coverage	Renewal
Guardian	Vision	Incumbent, Renewal Provided
NVA	Vision	Declined to Quote
EyeMed	Vision	Declined to Quote
MetLife	Vision	Declined to Quote

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