

## Livonia Public Schools PA 106 Marketing

Carrier	Marketing Effective Date	Line of Coverage	Response	Awarded Bid
MESSA (Inforce)	7/1/2016	Medical/Rx	Provided renewal	X
Aetna	7/1/2016	Medical/Rx	Quoted, uncompetitive	
ASR	7/1/2016	Medical/Rx	Declined to quote	
Blue Cross Blue Shield of Michigan	7/1/2016	Medical/Rx	Quoted, uncompetitive	
HAP	7/1/2016	Medical/Rx	Quoted, uncompetitive	
Priority Health	7/1/2016	Medical/Rx	Quoted, uncompetitive	
Cigna (Inforce)	7/1/2015	Dental	Provided renewal	
Assurant	7/1/2015	Dental	Quoted, uncompetitive	
Blue Cross Blue Shield of Michigan	7/1/2015	Dental	Quoted, competitive	X
Guardian	7/1/2015	Dental	Declined to quote	
Met Life	7/1/2015	Dental	Quoted, competitive	
Sun Life	7/1/2015	Dental	Did not submit quote	
UHC (Inforce)	7/1/2015	Vision	Provided renewal	
EyeMed	7/1/2015	Vision	Quoted, competitive	X
NVA	7/1/2015	Vision	Quoted, competitive	
Superior Vision	7/1/2015	Vision	Quoted, competitive	
VSP	7/1/2015	Vision	Quoted, competitive	

PA 106 Marketing performed by Gallagher Benefit Services.

Medical/Rx PA 106 compliant until 7/1/19.

Dental & Vision PA 106 compliant until 7/1/18.

*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.*