



Medical PA 106 Overview

Carrier	Line of Coverage	Renewal
MESSA	Medical/Rx	Renewal offer received
BCBSM	Medical/Rx	Proposal received but did not match current benefits
Aetna	Medical/Rx	Declined to quote
HAP	Medical/Rx	Declined to quote
Priority Health	Medical/Rx	Declined to quote

PA 106 Marketing performed by Gallagher Benefit Services, Inc.
Lapeer Community Schools' plans are compliant until December 31, 2022.

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
ADN	Dental	Renewal offer received
MetLife	Dental	Competitive proposal received
Delta	Dental	Declined to quote
Guardian	Dental	Declined to quote

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Vision PA 106 Overview

Carrier	Line of Coverage	Renewal
National Vision Administrators	Vision	Renewal offer received
Superior Vision	Vision	Competitive proposal received
MetLife	Vision	Uncompetitive proposal received
EyeMed	Vision	Declined to quote
Guardian	Vision	Declined to quote

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