



## PA 106 2021 Compliance Confirmation

The District's dental and vision benefits are in compliance with the MI-PA106 law through October 31, 2024; the District's medical benefits, through December 31, 2024. Marketing Performed on behalf of the Wayne-Westland Community Schools by Gallagher Benefit Services, Inc.

Line of Coverage	Carrier	PA 106 Marketing Response
Medical/Rx	MESSA	Incumbent, Renewal Proposal Provided
Medical/Rx	Aetna	Competitive Self Funded Proposal Received
Medical/Rx	Blue Cross Blue Shield of Michigan	Fully Insured Proposal Received, Uncompetitive
Medical/Rx	HAP	Declined to Quote
Medical/Rx	Priority Health	Declined to Quote
Dental	ADN	Incumbent, Renewal Proposal Provided
Dental	MESSA	Incumbent, Renewal Proposal Provided
Dental	Blue Cross Blue Shield of Michigan	Competitive Self Funded Proposal Received
Dental	Blue Cross Blue Shield of Michigan	Fully Insured Proposal Received
Dental	MetLife	Fully Insured Proposal Received
Dental	Guardian	Declined to Quote
Dental	Unum	Declined to Quote
Vision	National Vision Administrators	Incumbent, In Rate Guarantee
Vision	MESSA	Incumbent, Renewal Proposal Provided
Vision	EyeMed	Fully Insured Proposal Received
Vision	MetLife / Davis Vision	Competitive Self Funded Proposal Received
Vision	Vision Service Plan	Fully Insured Proposal Received, Uncompetitive
Vision	Blue Cross Blue Shield of Michigan	Declined to Quote

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.