

## Garden City Public Schools PA 106 Marketing: 1/1/2015

Carrier	Line of Coverage	Response	Awarded Bid
Blue Cross Blue Shield of Michigan (In Force)	Medical/Rx	Provided Renewal	X
Aetna	Medical/Rx	Declined to Quote	
Associated Mutual (VEBA)	Medical/Rx	Did not submit quote	
HAP	Medical/Rx	Quoted	
HAP/ASR	Medical/Rx	Declined to Quote	
HealthPlus	Medical/Rx	Quoted	
Priority Health	Medical/Rx	Declined to Quote	
United HealthCare	Medical/Rx	Quoted	
Blue Cross Blue Shield of Michigan (In Force)	Dental	Provided Renewal	X
ADN	Dental	Declined to Quote	
Aetna	Dental	Declined to Quote	
Associated Mutual (VEBA)	Dental	Did not submit quote	
Delta Dental	Dental	Declined to Quote	
Guardian	Dental	Declined to Quote	
Met Life	Dental	Quoted	
SunLife	Dental	Declined to Quote	
UHC	Dental	Quoted	
NVA (Inforce)	Vision	In Rate Guarantee	X
EBC (Inforce)	Vision	Provided Renewal	X
Aetna	Vision	Declined to Quote	
Associated Mutual	Vision	Did not submit quote	
EyeMed	Vision	Quoted	
Guardian	Vision	Declined to Quote	
Met Life	Vision	Quoted	
NVA	Vision	Quoted EBC Plan	
Superior Vision	Vision	Declined to Quote	
UHC	Vision	Quoted	
VSP	Vision	Declined to Quote	

PA 106 Marketing performed by Gallagher Benefit Services  
 GCPS PA 106 compliant until 1/1/18, or until a benefit design change is made

*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.*