

## PA 106 Compliance Overview

Carrier	Line of Coverage	Notes
BCBSM / BCN	Medical/Rx	Incumbent, marketed Spring 2020 – PA106 compliant through June 2023
Aetna	Medical/Rx	Declined to Quote – uncompetitive
HAP	Medical/Rx	Proposal Received – uncompetitive
Priority Health	Medical/Rx	Proposal Received - reviewed
ADN	Dental	Incumbent, marketed Spring 2020 – PA106 compliant through December 2022
BCBSM	Dental	Proposal Received – reviewed
Delta Dental	Dental	Proposal Received – reviewed and considered for January 2021
Guardian	Dental	Proposal Received – reviewed
MetLife	Dental	Proposal Received – reviewed
NVA	Vision	Incumbent, marketed Spring 2020 – PA106 compliant through June 2023
BCBSM	Vision	Proposal Received – uncompetitive
EyeMed	Vision	Proposal Received – uncompetitive
Guardian	Vision	Proposal Received – uncompetitive
VSP	Vision	Proposal Received – uncompetitive

PA 106 Marketing performed by Gallagher Benefit Services, Inc.

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.