

WLCSD - Medical/Rx 7/1/15

2015 Marketing Sheet

| CARRIER | Line of Coverage | Response | AM Best Rating | Notes |
|----------------------------|------------------|----------|----------------|---|
| Current: | | | | |
| MESSA (BCBSM) - Teachers | Medical/Rx | Quoted | A- | |
| Health Plus - Non-Teachers | Medical/Rx | Quoted | B- | Health Plus did not renew large group PPO plans |
| Alternatives: | | | | |
| BCBSM | Medical/Rx | Quoted | A- | Quoted Teachers |
| BCBSM | Medical/Rx | Quoted | A- | Sold BCBSM - Non-Teachers |
| BCN | Medical/Rx | Quoted | A- | Sold BCN - Non-Teachers |
| Priority Health | Medical/Rx | Quoted | A- | Rates higher than the BCN/BCBSM |
| HAP | Medical/Rx | Quoted | B++ | Rates higher than the BCN/BCBSM |

WLCSD - Dental 7/1/15

2015 Marketing Sheet

| Carrier | Line of Coverage | Response | AM Best Rating | Notes |
|--------------------------|------------------|----------|----------------|---------------------|
| Current: | | | | |
| MESSA (Delta) - Teachers | Dental | Quoted | A- | |
| Metlife - Non Teachers | Dental | Quoted | A+ | |
| Alternatives: | | | | |
| MetLife | Dental | Quoted | A+ | Quoted Teachers |
| BCBSM | Dental | Quoted | A- | Quoted Non-Teachers |

WLCSD -Vision 7/1/15

2015 Marketing Sheet

| Carrier | Line of Coverage | Response | AM Best Rating | Notes |
|------------------------|------------------|-----------|----------------|--|
| Current: | | | | |
| MESSA (VSP) - Teachers | Vision | Quoted | A- | |
| NVA - Non Teachers | Vision | Quoted | A- | |
| Alternatives: | | | | |
| MetLife | Vision | Quoted | A+ | Quoted Teachers |
| VSP | Vision | Requested | A | Did not provide quote for Non-Teachers |
| EyeMEd | Vision | Quoted | A+ | Quoted Non-Teachers |

Notes:

> A.M. Best Ratings as of 2015

> WLCSD is PA106 Compliant until 7/1/2018 or until a plan design change is made

> Carriers provided 4 quotes each as required under PA106