



Insurance | Risk Management | Consulting

Walled Lake Consolidated District PA 106 Medical Marketing Activity Summary | Effective: 7/1/2023

Line of Coverage	Carrier Name	Response
Medical	Blue Cross and Blue Shield of Michigan	Current, All Other Employees
Medical	MESSA	Current, Teachers
Medical	MESSA	Decline to Quote, Full Population
Medical	Health Alliance Plan	Decline to Quote, Full Population
Medical	Aetna Inc	Decline to Quote, Full Population
Medical	Priority Health	Decline to Quote, Full Population

Walled Lake Consolidated District is compliant for their Medical line of coverage through June 30, 2026.

While Gallagher 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. 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 Health Insurers, including traditional insurance companies and other managed care 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.



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Walled Lake Consolidated District PA 106 Dental Marketing Activity Summary | Effective: 7/1/2023

Line of Coverage	Carrier Name	Response
Dental	MetLife	Current, All Other Employees
Dental	MESSA	Current, Teachers
Dental	UNUM	Decline to quote, Full Population
Dental	MESSA	Decline to quote, Full Population
Dental	Blue Cross Blue Shield of Michigan	Decline to quote, Full Population
Dental	MetLife	Decline to quote, Full Population

Walled Lake Consolidated District is compliant for their Dental line of coverage through June 30, 2026.

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Walled Lake Consolidated District PA 106 Vision Marketing Activity Summary | Effective: 7/1/2021

Line of Coverage	Carrier Name	Response
Vision	NVA	Current, All Other Employees - Quoted
Vision	MESSA / VSP	Current, Teachers - Quoted
Vision	EyeMed	Quoted Teachers
Vision	BCBSM	Quoted Non-Teachers; Decline to Quote Teachers

Walled Lake Consolidated District is compliant for their Vision line of coverage through June 30, 2024.

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