Livonia Public Schools  
PA 106 Marketing

<table>
<thead>
<tr>
<th>Line of Coverage</th>
<th>Compliant Date</th>
<th>Carrier</th>
<th>Response</th>
<th>Selected</th>
</tr>
</thead>
</table>
| Medical & Rx (marketed 1/1/22) | 1/1/2025 | MESSA  
Aetna  
BCBSM  
HAP  
Priority Health  
UHC | Inforce, provided renewal & options  
Declined  
Quoted  
Declined  
Declined  
Did not provide a quote | X        |
| Dental (marketed 7/1/20) | 7/1/2023 | BCBSM  
Cigna  
Guardian  
MESSA  
Met Life  
Mutual of Omaha  
The Standard  
SunLife  
Unum | Inforce, Provided Renewal  
Quoted  
Declined  
Quoted  
Quoted  
Declined  
Declined  
Declined  
Quoted | X        |
| Vision (marketed 1/1/22) | 1/1/2025 | EyeMed  
BCBSM  
NVA  
Superior (Met Life)  
SVS Vision  
VSP | Inforce, Provided Renewal  
Quoted  
Quoted  
Quoted  
Quoted  
Declined | X        |

PA 106 Marketing performed by Gallagher Benefit Services.

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.