



Montrose Community Schools -Medical Quote (PA106)

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Medical and Rx	Quoted - Renewal
Alternatives:		
AETNA	Medical and Rx	Declined
PRIORITY HEALTH	Medical and Rx	Declined
HAP	Medical and Rx	Declined

The District's Medical/Rx plan is compliant through December 31, 2027.

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.



Montrose Community Schools - Dental Quote (PA106)

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Dental	Quoted-Renewal
Alternatives:		
ADN	Dental	Quoted
METLIFE	Dental	Quoted
GUARDIAN	Dental	Quoted

The District's dental plan is compliant through December 31, 2027.

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.



Montrose Community Schools - Vision Quote (PA106)

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Vision	Quoted-Renewal
Alternatives:		
Guardian	Vision	Quoted
NVA	Vision	Quoted
EyeMed	Vision	Declined

The District's vision plan is compliant through December 31, 2027.

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.