

## 2021 Marketing Solvency

Carrier	Line of Coverage	Response
BCBS/BCN	Medical/Rx	Incumbent – Provided Renewal
Priority Health	Medical/Rx	Provided Proposal
Aetna	Medical/Rx	Provided Proposal
HAP	Medical/Rx	Provided Proposal

Carrier	Line of Coverage	Response
Guardian	Dental	Incumbent – Provided Renewal
MetLife	Dental	Declined to Quote
Delta Dental	Dental	Declined to Quote
UNUM	Dental	Declined to Quote

Carrier	Line of Coverage	Response
Guardian	Vision	Incumbent – Provided Renewal
EyeMed	Vision	Provided Proposal
NVA	Vision	Provided Proposal
VSP	Vision	Provided Proposal

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.