## LESA PA 106 Marketing

Line of Coverage	Compliant Date	Carrier	Response
Medical & Rx	1/1/2027	BCBSM/BCN Priority Health The Pool Aetna HAP	Inforce, renewal provided Quoted (not competitive) Quoted Declined Declined
Dental	1/1/2027	Guardian MetLife Delta BCBSM	Inforce Declined Declined Declined
Vision	1/1/2027	Guardian NVA EyeMed BCBSM	Inforce Declined Declined Declined

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.

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