

Delton Kellogg Public Schools - Medical Quote Summary

2018 Marketing Solvency

Carrier	Line of Coverage	Response	Commissions
Current: MESSA	Medical	Quoted-Renewal	N/A
Alternatives: Priority Health	Medical	Quoted	
BCBSM	Medical	Quoted	
WMHIP	Medical	Quoted	\$15.34 PEPY / 3.5% of stop loss

RENEWAL-FINANCIAL NOTICE: This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

COVERAGE NOTICE: This analysis is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

FINANCIAL RATING NOTICE: 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 any insurer's current or future ability to meet its contractual obligations.



Delton Kellogg Public Schools - Vision Quote Summary

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Carrier	Line of Coverage	Response	Commissions
Current: MESSA / VSP	Vision	Quoted-Renewal	N/A
Alternatives: EyeMed	Vision	Quoted	10% of premium
MetLife	Vision	Quoted	10% of premium
VSP	Vision	Quoted	10% of premium

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Delton Kellogg Public Schools - Life and DI Quote Summary

2018 Marketing Solvency

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Carrier	Line of Coverage	Response	AM Best Rating	Commissions
Current: MESSA / Cigna	Life and DI	Quoted-Renewal	N/A	N/A
Alternatives: UNUM	Life and DI	Quoted	A	10% of premium
NIS / Madison National	Life and DI	Quoted	A-	10% of premium
The Standard	Life and DI	Quoted	A	10% of premium
MetLife	Life and DI	Quoted	A+	10% of premium
Reliance Standard	Life and DI	Quoted	A+	10% of premium
The Hartford	Life and DI	Quoted	A-	10% of premium

