



St. Joseph ISD - Quote Summary

January 1, 2022 Marketing Summary

Carrier	Line of Coverage	Response	Notes
Current: WMHIP	Medical	Quoted - Renewal	The district participates in the Western Michigan Health Insurance Pool Renewed with current plans.
Alternatives: None			

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.



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Current:			
PBA	Vision	Quoted - Self-Funded Plan	Remained with current carrier
MESSA/VSP	Vision	Quoted - Renewal	Remained with current carrier
Alternatives:			
NVA Administrators	Vision	Declined to quote	
VSP Direct	Vision	Declined to quote - cannot match benefits	
BCBSM/VSP	Vision	Declined to quote - MESSA Relationship	

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Current:			
PBA	Dental	Quoted - Self-funded plan	Remained with current carrier
MESSA/Delta Dental	Dental	Quoted - Renewal	Remained with current carrier
Alternatives:			
A.D.N. Dental	Dental	Declined to quote	
BCBSM	Dental	Declined to quote	
Delta Dental	Dental	Declined to quote due to MEA Relationship	

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