



Allendale Public Schools - Medical Quote (PA106)

May 2013 Marketing Solvency

Carrier	Line of Coverage	Response	AM Best Rating
Current:			
MESSA-BCBS	Medical and Rx	Quoted-Renewal	N/A
Alternatives:			
BCBS	Medical and Rx	Quoted	A-
WMHIP - BCBS	Medical and Rx	Quoted	N/A
PRIORITY HEALTH	Medical and Rx	Quoted	A-
AETNA	Medical and Rx	Declined	A-

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



Allendale Public Schools - Vision Quote (PA106)

May 2013 Marketing Solvency

Carrier	Line of Coverage	Response	AM Best Rating
Current:			
MESSA-VSP	Vision	Quoted-Renewal	N/A
Alternatives:			
METLIFE	Vision	Quoted	A+
VSP	Vision	Declined	N/A
NVA	Vision	Quoted	N/A
EYEMED	Vision	Quoted	N/A
BCBS	Vision	Quoted	A-



Allendale Public Schools - Dental Quote (PA106)

May 2013 Marketing Solvency

Carrier	Line of Coverage	Response	AM Best Rating
Current:			
MESSA/DELTA	Dental	Quoted-Renewal	N/A
Alternatives:			
BCBS	Dental	Quoted	A-
ADN	Dental	Quoted	N/A
DELTA	Dental	Declined	A-
ASSOCIATED MUTUAL	Dental	Quoted	N/A
METLIFE	Dental	Quoted	A+
AETNA	Dental	Quoted	A-
CIGNA	Dental	Declined	A
AMERITAS	Dental	Quoted	N/A





Allendale Public Schools - Life and DI Quote (PA106)

May 2013 Marketing Solvency

Carrier	Line of Coverage	Response	AM Best Rating
Current:			
MESSA/CIGNA	Life and DI	Quoted-Renewal	N/A
Alternatives:			
SUNLIFE	Life and DI	Quoted	A-
NIS	Life and DI	Quoted	N/A
THE STANDARD	Life and DI	Declined	A
METLIFE	Life and DI	Quoted	A+
CIGNA	Life and DI	Declined	A
RELIANCE STANDARD	Life and DI	Quoted	A
HARTFORD	Life and DI	Declined	A

