



Jenison Public Schools - Quote Summary

2020 Marketing Solvency

Carrier	Line of Coverage	Response	Commissions/Supplemental Compensation
Current:			
MESSA	Medical	Quoted	NA
MESSA	Life / AD&D, LTD	Quoted	NA
Alternatives:			
The Pool	Medical	Quoted	\$18 PEPM/ 3.5% stop loss
BCBS	Medical		
BCBS	Dental	Quoted	5% of premium
MetLife	Dental	Quoted	5% of premium
A.D.N.	Dental	Quoted	\$2 PEPM
MetLife	Vision	Quoted	10% of premium
NVA	Vision	Quoted	10% of premium
EyeMed	Vision	Quoted	10% of premium

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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Carrier	Line of Coverage	Response	AM Best Rating	Commissions/Supplemental Compensation
Current: MESSA	Life and LTD	Quoted		NA
Alternatives: NIS	Life and LTD	Quoted	A-	10% of premium
MetLife	Life and LTD	Quoted	A+	10% of premium
Reliance Standard	Life and LTD	Quoted	A+	10% of premium

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