



**Bedford Public Schools -Medical Quote (PA106)**

2016 Marketing Solvency

Carrier	Line of Coverage	Response
<b>Current:</b>		
MESSA	Medical and Rx	Quoted - Renewal
<b>Alternatives:</b>		
BCBS	Medical and Rx	Quoted - Not Competitive
PARAMOUNT	Medical and Rx	DTQ
AETNA	Medical and Rx	DTQ
MEDMUTUAL	Medical and Rx	DTQ
UHC	Medical and Rx	Quoted - Not Competitive
PRIORITY HEALTH	Medical and Rx	DTQ
HAP	Medical and Rx	DTQ

*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.*



**Bedford Public Schools - Dental Quote (PA106)**

*2016 Marketing Solvency*

Carrier	Line of Coverage	Response
<b>Current:</b>		
MESSA	Dental	Quoted-Renewal
<b>Alternatives:</b>		
BCBS	Dental	Quoted
ADN	Dental	Quoted
DELTA	Dental	DTQ
GUARDIAN	Dental	Quoted
METLIFE	Dental	Quoted



**Bedford Public Schools - Vision Quote (PA106)**

*2016 Marketing Solvency*

Carrier	Line of Coverage	Response
<b>Current:</b>		
MESSA	Vision	Quoted-Renewal
<b>Alternatives:</b>		
VSP	Vision	Quoted
NVA	Vision	Quoted
SVS VISION	Vision	Quoted
EYEMED	Vision	Quoted



**Bedford Public Schools - Life and DI Quote (PA106)**

*2016 Marketing Solvency*

Carrier	Line of Coverage	Response	AM Best Rating
<b>Current:</b>			
MESSA	Life and DI	Quoted-Renewal	A
<b>Alternatives:</b>			
UNUM	Life and DI	DTQ	A
NIS	Life and DI	Quoted	A-
STANDARD	Life and DI	Quoted	A
VOYA	Life and DI	Quoted	A
CIGNA	Life and DI	DTQ	A
RELIANCE STANDARD	Life and DI	Quoted	A+
HARTFORD	Life and DI	DTQ	A-
SUNLIFE	Life and DI	Quoted	A+