



L'Anse Creuse Public Schools - Vision Quote

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Vision	Quoted - Renewal
Alternatives: BCBSM	Vision	DTQ
EyeMed	Vision	Received Quote
Guardian	Vision	DTQ
NVA	Vision	Received Quote

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.



Insurance | Risk Management | Consulting

L'Anse Creuse Public Schools - Medical Quote

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Medical and Rx	Quoted - Renewal
Alternatives: Aetna	Medical and Rx	No Response
BCBSM	Medical and Rx	DTQ
PRIORITY HEALTH	Medical and Rx	DTQ, Not Competitive
HAP	Medical and Rx	DTQ, Not Competitive
The Pool	Medical and Rx	DTQ, Not Competitive

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L'Anse Creuse Public Schools - Dental Quote

2025 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Dental	Quoted - Renewal
Alternatives: ADN	Dental	Received Quote
BCBSM	Dental	Received Quote
Guardian	Dental	Received Quote
MetLife	Dental	DTQ, Not Competitive

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