

1/1/2026 Vision Marketing Results

Line of Coverage	Carrier	Results
Vision	MESSA	Renewal Provided
Vision	BCBSM	Declined to Quote – Due to MEA Affiliation
Vision	EyeMed	Provided Quote
Vision	Guardian	Declined to Quote
Vision	NVA	Provided Quote

Marketing is compliant through December 31, 2028.

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. 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 Health Insurers, including traditional insurance companies and other managed care 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.

1/1/2026 Dental Marketing Results

Line of Coverage	Carrier	Results
Medical/Rx	MESSA & ADN Administrators	Renewal Provided
Dental	ADN Administrators	Provided Quote
Dental	BCBSM	Provided Quote
Dental	Guardian	Declined to Quote
Dental	MetLife	Provided Quote

Marketing is compliant through December 31, 2028.

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. 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 Health Insurers, including traditional insurance companies and other managed care 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.

1/1/2026 Medical/Rx Marketing Results

Line of Coverage	Carrier	Results
Medical/Rx	MESSA	Renewal Provided
Medical/Rx	Aetna	Declined to Quote
Medical/Rx	HAP	Declined to Quote
Medical/Rx	Priority Health	Declined to Quote
Medical/Rx	WMHIP (The Pool)	Declined to Quote
Medical/Rx	BCBSM	Declined to Quote

Marketing is compliant through December 31, 2028.

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. 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 Health Insurers, including traditional insurance companies and other managed care 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.