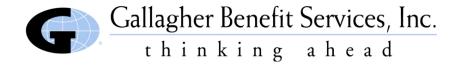


Bedford Public Schools - Medical Quote (PA106)

2016 Marketing Solvency

Carrier	Line of Coverage	Coverage Response	
Current:			
MESSA	Medical and Rx	Quoted - Renewal	
Alternatives:			
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	

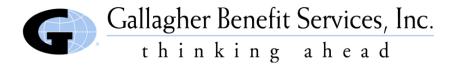
While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, 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	of Coverage Response	
Current:			
MESSA	Dental	Quoted-Renewal	
Alternatives:			
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	
Current:			
MESSA	Vision	Quoted-Renewal	
Alternatives:			
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
Current:			
MESSA	Life and DI	Quoted-Renewal	A
Alternatives:			
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+