

Chippewa Valley School District
Public Employers Health Benefit Act (PA 106)
Summary of 2021

Under the provisions of Public Employees Health Benefit Act (PA 106), Chippewa Valley School District requested Papet-Westley & Associates, LLC to seek proposals for alternatives to their existing employee benefits for Health, Prescription Drug, Dental and Vision coverages. Chippewa Valley School District provides Health and Prescription Drug Coverage through MESSA on an insured basis. ADN Dental is the administrator for the self-insured dental plan. SET SEG provides the vision plan and ADN is the plan administrator and they handle all the claims processing and reporting.

The District is exploring potential cost savings opportunities without changing or by only making certain minor changes in the plan design and funding arrangement for all employee groups. They are willing to consider having more than one carrier.

REQUEST FOR PROPOSAL

Accordingly, we collected information from the District, with which we developed bid specifications. After the District's review and approval, a Request for Proposal (RFP) was developed and sent to the following carriers:

Medical, Prescription Drugs, Dental and Vision:

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|---------------------------------------|-----------------|
| 1. Aetna | 6. Davis Vision |
| 2. Blue Cross Blue Shield of Michigan | 7. NVA |
| 3. Health Alliance Plan (HAP) | 8. ADN |
| 4. MESSA | 9. SET SEG |
| 5. Priority Health | |

We have completed our review of the proposal materials received and provided our comments and observations regarding these materials in the following paragraphs. Please refer to the carrier proposals for detailed information.

- Aetna - Declined to quote the medical, dental and vision, but did provide a proposal for the Aetna School Employee Guidance Program (SEGP), which we believe has merit for consideration.
- Blue Cross Blue Shield of Michigan [BCBSM] – Provided medical and prescription drug proposal.
- HAP – Declined to quote.
- MESSA – The rates shown in the proposal are the renewal rates of 1-1-2022 rates. They have included fully insured rates and benefits for dental plans, but only provided rates for various vision plans.
- Priority Health – Declined to quote.
- Davis Vision – Davis Vision is now owned by MetLife. A copy of the RFP was sent to MetLife. They declined to quote.
- NVA (National Vision Administrators) – A complete vision proposal has been received from NVA.
- ADN - Advised the renewal for 1-1-2022 stands as their proposal for dental.
- SET SEG – A copy of the RFP was sent to SET SEG. A follow up was sent to remind them of the due date. To date we have received nothing from them.