

**Chippewa Valley Schools
Public Employers Health Benefit Act (PA 106)
Summary of 2024**

Under the provisions of Public Employers Health Benefit Act (PA 106), Chippewa Valley Schools requested Ralph C Wilson Agency (RCWA) to seek proposals for alternatives to their existing employee benefits for Health, Prescription Drug, Dental, and Vision coverages. Chippewa Valley Schools provides Health and Prescription Drug Coverage through MESSA on an insured basis. ADN is the administrator of the self-insured dental plan. NVA is the administrator of the self-insured vision plan.

REQUEST FOR PROPOSAL

Accordingly, RCWA collected information from the District, with which developed bid specifications. After the District's review and approval, a Request for Proposal was developed and sent to the following carriers for medical, prescription drugs, dental, and vision coverages:

1. Blue Cross Blue Shield of Michigan (BCBSM)
2. MESSA
3. Health Alliance Plan (HAP)
4. United Health Care (UHC)
5. Aetna
6. Priority Health
7. ASR Health
8. National CO-OP Rx
9. Delta Dental
10. Lincoln
11. Met Life
12. Mutual of Omaha
13. Sun Life
14. NVA
15. VSP
16. Eye Med
17. Principal
18. Guardian

RCWA completed its review of the proposal materials received. Please refer to the proposals for detailed information.

- Blue Cross Blue Shield of Michigan (BCBSM) – Declined to Quote (DTQ)
- MESSA – Current medical carrier, provided medical and prescription drug rates.
- Health Alliance Plan (HAP) - DTQ
- United Health Care (UHC) - DTQ

- Aetna - DTQ
- Priority Health – Provided medical and prescription drug proposal.
- ASR Health - DTQ
- National CO-OP Rx – Provided self-funded option to carve out prescription drug coverage.
- Delta Dental - DTQ
- Lincoln - DTQ
- Met Life - DTQ
- Mutual of Omaha - DTQ
- Sun Life - DTQ
- NVA – Current vision carrier, provided same vision coverage rates.
- VSP – Provided vision coverage proposal.
- Eye Med – Provided vision coverage proposal.
- Principal – Same as VSP.
- Guardian – Provided dental coverage proposal.
- ADN – Current dental carrier, provided same dental coverage rates.