

ROMEO COMMUNITY SCHOOLS

HEALTH MARKET SUMMARY

CARRIER	STATUS
BLUE CARE NETWORK EHIM HRA EHIM RX	Current Plans Presented
BLUE CARE NETWORK EHIM RX BLUE CROSS BLUE SHIELD RX BLUE CARE NETWORK RX	Presented
BLUE CROSS BLUE SHIELD	→ BCBS PPO product is substantially more expensive than BCN HMO
HAP	Declined To Quote → Rates significantly higher/uncompetitive
PRIORITY HEALTH	Declined To Quote → Rates significantly higher/uncompetitive
McLaren Health Care	Option Received → Rates significantly higher/uncompetitive - 11.1% → Cannot match current plan option
UnitedHealth Care	Option Received → Rates significantly higher/uncompetitive - 36.5% → Cannot match current plan design → Employer application required due to low participation

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LIFE & DISABILITY MARKET SUMMARY

CARRIER	STATUS
National Insurance Services (NIS)	Current & Renewal Presented
Guardian	Options Received & Presented
UNUM	Decline to quote → Rates significantly higher/uncompetitive
Principal	Decline to quote → Rates significantly higher/uncompetitive
Mutual of Omaha	Decline to quote → Cannot match current plan designs
MetLife	Options Requested → No response from carrier
Lincoln Financial	Decline to quote → Rates significantly higher/uncompetitive