

Wayland Union Schools PA 106 Marketing

September 2024



Gallagher

Insurance | Risk Management | Consulting

Medical PA 106 Marketing

Effective 1/1/2025

Carrier	Line of Coverage	Response
MESSA	Medical	Incumbent
BCBSM	Medical	No response
Priority Health	Medical	Declined to quote
HAP	Medical	Declined to quote

*PA 106 Marketing performed by Gallagher Benefit Services
Medical Plans are PA 106 compliant through 2027*

Dental PA 106 Marketing

Effective 1/1/2025

Carrier	Line of Coverage	Response
MESSA	Dental	Incumbent
BCBSM	Dental	Declined to quote
Delta Dental	Dental	Declined to quote
Guardian	Dental	Declined to quote

*PA 106 Marketing performed by Gallagher Benefit Services
Medical Plans are PA 106 compliant through 2027*

Vision PA 106 Marketing

Effective 1/1/2025

Carrier	Line of Coverage	Response
MESSA	Vision	Incumbent
BCBSM	Vision	Declined to quote
EyeMed	Vision	Quoted
NVA	Vision	Declined to quote

*PA 106 Marketing performed by Gallagher Benefit Services
Medical Plans are PA 106 compliant through 2027*

EyeMed Vision Quote

Effective 1/1/2025

		Current	Renewal	Quote
		MESSA	MESSA	EyeMed
	Enrollment	MESSA VSP 3 Plus P	MESSA VSP 3 Plus P	EyeMed-3 Plus Platinum
Single	52	\$10.46	\$10.47	\$11.34
2-Person	35	\$22.46	\$22.49	\$21.55
Family	145	\$33.80	\$33.84	\$31.64
Annual Total	232	\$74,772	\$74,861	\$71,181
	\$ Change		\$88	-\$3,591
	% Change		0.12%	-4.80%

		Current / Renewal	Quoted
		MESSA	EyeMed
In-Network		VSP-3 Plus P	EyeMed-3 Plus Platinum
Eye Exam	Copay	\$0 copay	\$0 copay
Contact Lenses	Elective Contacts	\$250 allowance	\$250 allowance
	Medically Necessary	Covered 100%	Covered 100%
Lenses & Frames	Standard Lenses	Covered 100%	Covered 100%
	Frames	\$130 allowance	\$130 allowance

Legal Disclaimer

The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

Coverage Disclaimers

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Investment advisory services and corresponding named fiduciary services may be offered through Gallagher Fiduciary Advisors, LLC, a Registered Investment Adviser. Gallagher Fiduciary Advisors, LLC is a single-member, limited-liability company, with Gallagher Benefit Services, Inc. as its single member. Certain appropriately licensed individuals of Arthur J. Gallagher & Co. subsidiaries or affiliates, excluding Gallagher Fiduciary Advisors, LLC, offer securities through Kestra Investment Services (Kestra IS), member FINRA/SIPC and or investment advisory services through Kestra Advisory Services (Kestra AS), an affiliate of Kestra IS. Neither Kestra IS nor Kestra AS is affiliated with Arthur J. Gallagher & Co., Gallagher Benefit Services, Inc. or Gallagher Fiduciary Advisors, LLC. Neither Kestra AS, Kestra IS, Arthur J. Gallagher & Co., nor their affiliates provide accounting, legal, or tax advice.



Gallagher

Insurance | Risk Management | Consulting