

PA 106 Compliance:

Scope of Compliance: In an effort to comply with PA 106, Gladwin Community Schools utilized the services of Coldbrook Insurance Group to perform a market analysis. Plan design, carriers and funding arrangements were considered during this process.

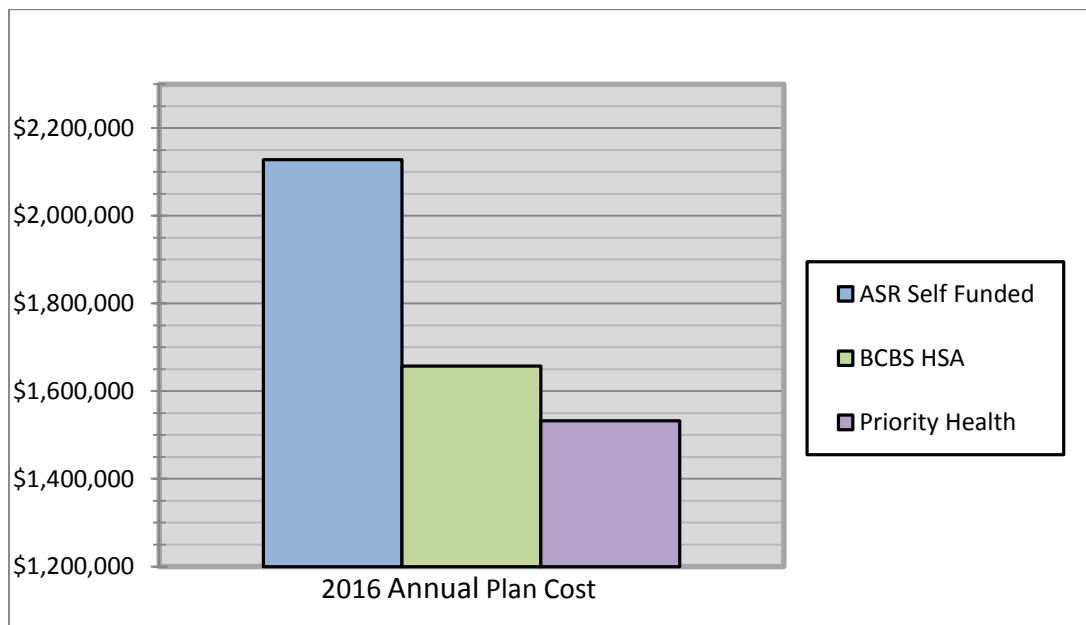
The following carriers provided competitive proposals and were presented for consideration:

- Blue Cross Blue Shield – Fully-Insured HSA
- ASR – Self-Funded HSA

The following carriers are not competitive in this market:

- McLaren Health Plan – Fully-Insured PPO
- UnitedHealthcare – Fully-Insured PPO

The graph below represents a cost comparison of the carrier bids received for the 1/1/2016 plan renewal.



Summary of Findings:

Priority Health plans provided the lowest overall plan cost for Gladwin Community School employees while maintaining the intended medical benefit coverage.