

Medical Insurance

Background: In 2016, Warren Consolidated Schools was fully-insured for the District's medical insurance benefit plan with MESSA for all of the employees in the District.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked Marsh McLennan Agency Michigan to solicit fully-insured and self-funded bids for medical coverage for the District on March 30, 2016. Bids were solicited from the following carriers for medical insurance:

Medical
Blue Cross Blue Shield of Michigan – Received
MESSA– Received
Health Alliance Plan (HAP) – Declined to Quote
Alliance Health and Life – Declined to Quote
Priority Health – Declined to Quote

The District received two bids on the medical plans.

The bid proposals included pricing for both fully-insured and self-funded arrangements.

MESSA was awarded the business for the District's medical insurance

Medical Insurance

Background: In 2013, Warren Consolidated Schools was self-insured for the District's medical insurance benefit plan with Blue Cross Blue Shield of Michigan and fully-insured with Health Alliance Plan (HAP) for all of the employees in the District. Blue Cross Blue Shield of Michigan also provided the third party administration of claims and specific stop loss insurance for the self-funded employee health benefit plan.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit fully-insured bids for medical coverage for the District on June 12, 2013. Bids were solicited from the following carriers for medical insurance:

Medical
Blue Cross Blue Shield of Michigan – Received
MESSA (VEBA) – Received
Health Alliance Plan (HAP) – Declined to Quote
Alliance Health and Life – Declined to Quote
Priority Health – Declined to Quote
Aetna – Declined to Quote
Cigna- Declined to Quote

The District received two bids on the medical plans.

Blue Cross Blue Shield of Michigan was awarded the services for third party administration and stop loss and HAP was awarded the HMO medical for the District's medical insurance for Local 1815 and Local 1346. Effective January 1, 2014 the Local 1815 and 1346 groups moved their medical to MESSA.

MESSA was awarded the business for Central Office, Admin Assistants, WAA and WEA.

Dental Insurance

Background: In 2016, Warren Consolidated Schools was fully-insured for the District's dental insurance benefit plan with MESSA for all of the employees in the District. MESSA also insured the fully-insured employee health benefit plan.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked Marsh & McLennan Agency to solicit bids for dental coverage for the District on May 2, 2016. Bids were solicited from the following carriers for dental benefits:

Dental
Cigna – Did not respond
MetLife – Declined to Quote
Blue Cross Blue Shield of Michigan - Declined to Quote
Guardian – Did not respond
Ameritas – Declined to Quote
Aetna – Did not respond

The District either received decline to quotes or no responses from the potential carriers for dental. The bid proposals included requests for pricing of both fully-insured and self-funded arrangements.

MESSA remains the fully-insured carrier for the District's dental insurance.

Dental Insurance

Background: In 2012, Warren Consolidated Schools was self-insured for the District's dental insurance benefit plan with BCBSM for all of the employees in the District. BCBSM also provided the administration of claims for the self-funded employee health benefit plan.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit bids for dental coverage for the District on September 7, 2012. Bids were solicited from the following carriers for dental benefits:

Dental
Aetna – Received
Blue Cross Blue Shield of Michigan (DNoA)– Received
CIGNA – Received
Delta – Received
Guardian – Received
MetLife- Received

The District received six bids on dental. The bid proposals included pricing for self-funded arrangements only.

Blue Cross Blue Shield of Michigan (DNoA) was awarded the services for third party administration for the District's dental insurance.

Dental Insurance

Background: In 2009, Warren Consolidated Schools was self-insured for the District's dental insurance benefit plan with Northern Group Services (NGS) / DenteMax for all of the employees in the District. NGS also provided the third party administration of claims for the self-funded employee health benefit plan.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit bids for dental coverage for the District on February 9, 2009. Bids were solicited from the following carriers for dental benefits:

Dental
NGS (DenteMax) – Received
Aetna – Received
Blue Cross Blue Shield of Michigan (DenteMax)– Received
CIGNA – Received
Delta – Received
Guardian – Received

The District received six bids on dental. The bid proposals included pricing for both fully-insured and self-funded arrangements.

Blue Cross Blue Shield of Michigan (DenteMax) was awarded the services for third party administration for the District's dental insurance.

Vision Insurance

Background: In 2016, Warren Consolidated Schools was fully-insured for the District's vision benefit plan with MESSA and UHC Specialty Benefits for all of the employees in the District.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked Marsh & McLennan Agency to solicit bids for vision coverage for the District. Bids were solicited from the following carrier for vision benefits on May 2, 2016:

Vision
Davis Vision – Received
Guardian – Declined to Quote
EyeMed – Received
MetLife – Declined to Quote
NVA – Received

The District received three bids on vision.

MESSA and UHC Specialty Benefits remain the fully-insured carrier for the District's vision insurance.

Vision Insurance

Background: In 2013, Warren Consolidated Schools was fully-insured for the District's vision benefit plan with UHC Specialty Benefits for all of the employees in the District.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit bids for vision coverage for the District. Bids were solicited from the following carrier for vision benefits on August 27, 2013:

Vision
Aetna- Declined to Quote
Always Care- Declined to Quote
BCBSM- Received
Davis- Declined to Quote
EyeMed- Declined to Quote
Humana- Declined to Quote
MetLife- Declined to Quote
NVA- Received
Superior Vision- Declined to Quote
VSP- Declined to Quote

The District received two bids on vision.

UHC Specialty Benefits was awarded the services for the District's vision insurance on a fully-insured basis.

Vision Insurance

Background: In 2011, Warren Consolidated Schools was fully-insured for the District's vision benefit plan with UHC Specialty Benefits for all of the employees in the District.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit bids for vision coverage for the District. Bids were solicited from the following carrier for vision benefits on April 18, 2011:

Vision
UHC Specialty Benefits – Received

The District received two bids on vision. The UHC Specialty Benefits proposals included pricing for fully-insured and self-funded arrangements.

UHC Specialty Benefits was awarded the services for the District's vision insurance on a fully-insured basis.

Vision Insurance

Background: In 2010, Warren Consolidated Schools was fully-insured for the District's vision benefit plan with UHC Specialty Benefits for all of the employees in the District.

Process: Pursuant to the Public Employee Health Benefits Act, 207 PA 106, MCL 124.75, the District asked McGraw Wentworth to solicit bids for vision coverage for the District. Bids were solicited from the following carriers for vision benefits on May 19, 2010:

Vision
UHC Specialty Benefits – Received
Vision Service Plan – Declined to Quote
Davis Vision – Received
Superior Vision – Did not respond
EyeMed – Received

The District received three bids on vision. The bid proposals included pricing for fully-insured arrangements only.

UHC Specialty Benefits was awarded the services for the District's vision insurance on a fully-insured basis.