

Medical Insurance

Background: In 2010, 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 bids for medical coverage for the District on April 28, 2010 and on April 15, 2011 for specific stop loss insurance. Bids were solicited from the following carriers for the medical and stop loss insurance:

Medical	Stop Loss
Blue Cross Blue Shield of Michigan – Received	Blue Cross Blue Shield of Michigan – Received
MESSA (VEBA) – Received	AIG (Medical Excess) – Declined to Quote
Health Alliance Plan (HAP) – Received	Beacon Risk Strategies – Received
Alliance Health and Life – Received	Cairnstone– Declined to Quote
United Healthcare – Received	Elite Underwriting– Declined to Quote
Aetna – Declined to Quote	Excess RE – Received
	HCC Life – Received
	HM Insurance – Received
	ING Employee Benefits– Declined to Quote
	IOA RE – Received
	Optum Health – Received
	RE Moulton– Declined to Quote
	Sun Life– Declined to Quote
	Symetra – Received

The District received five bids on the medical plans and eight on stop loss insurance.

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.

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 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.

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.