

# PA 106 Overview

Carrier	Line of Coverage	PA 106 Status
BCBSM	Medical/Rx	Compliant
Delta Dental	Dental	Compliant
National Vision Administrators	Vision	Compliant

PA 106 Marketing performed by Gallagher Benefit Services, Inc. in 2023  
Wayne County Regional Educational Service Agency's benefit plans are compliant until July 1, 2026.

While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.