



St Joseph Public Schools
2024 Marketing

Carrier	Line of Coverage	Notes
Current:		
MESSA	Medical	Current
EyeMed	Vision	Current
A.D.N.	Dental	Current
Alternatives:		
BCBSM	Medical	Quoted
Priority Health	Medical	Declined to Quote
BCBSM	Dental	Quoted
Delta Dental	Dental	Declined to Quote
BCBSM	Vision	Declined to Quote
NVA	Vision	Quoted

RENEWAL-FINANCIAL NOTICE: This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

COVERAGE NOTICE: This analysis is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.