

Executive Summary

Projected Total Cost Avoidance over the Contract Term (3 years):

- The 3-year savings figures below reflect all bids from the PBMs.

Rank	PBM/Health Plan	Projected Gross Cost (Allowed + Admin)	Cost Avoidance Gross Cost (Allowed + Admin)	Projected Rebates	Rebates Cost Avoidance	Total Cost Avoidance
1	Envision (Pass-Through Standard)	\$2,852,000	\$572,000	\$445,000	\$155,000	\$727,000
2	Optum Rx (Traditional Select)	\$2,821,000	\$604,000	\$375,000	\$85,000	\$689,000
3	CVS Caremark (Traditional Standard)	\$2,897,000	\$528,000	\$386,000	\$96,000	\$624,000
4	Magellan Rx (Pass-Through Standard)	\$2,842,000	\$582,000	\$316,000	\$26,000	\$608,000
5	Envision (Pass-Through Legacy)	\$2,814,000	\$611,000	\$271,000	-\$19,000	\$592,000
6	Benecard (Traditional National Preferred)	\$2,891,000	\$533,000	\$305,000	\$15,000	\$548,000
7	EHIM (Pass-Through)	\$3,123,000	\$302,000	\$0	-\$290,000	\$12,000

**Incumbent vendor identified in BLUE font.*

***Ranking based on the Total Cost Avoidance attributable to Gross Cost.*

Dental & Vision Market Review

Summary of Proposal Requests

Company Name	Dental Proposal Bids	Vision Proposal Bids
Aetna	Declined to Quote - Uncompetitive	Declined to Quote - Uncompetitive
BCBSM	Proposal Provided Fully-Insured & Self-Funded	Declined to Quote Due to Lakeview's MEA affiliation having access to MESSA
Davis Vision	N/A	Proposal Provided
Delta Dental	Declined to Quote Due to Lakeview's MEA affiliation & Delta's exclusive partnership with MESSA	N/A
EyeMed	N/A	Proposal Provided Fully-Insured & Self-Funded
Guardian	Proposal Provided Fully-Insured & Self-Funded	Proposal Provided Fully-Insured & Self-Funded
MetLife	Proposal Provided Fully-Insured Only	Proposal Provided Fully-Insured Only
Mutual of Omaha	Proposal - Provided - Uncompetitive	Proposal not Provided
Principal	Declined to Quote - Uncompetitive	Declined to Quote - Uncompetitive
Standard	No response	No response
SVS	N/A	Proposal Provided Fully-Insured
SunLife	Declined to Quote - Uncompetitive	Declined to Quote - Uncompetitive
VSP	N/A	Proposal Provided Fully-Insured & Self-Funded

Alternative Carriers – Medical

Carrier/TPA	Proposal Details
BCBSM	Current carrier / provided alternative plan quotes
Aetna	Provided incomplete proposal
AmWins	Provided incomplete proposal
ASR (HAP owned)	Declined to quote - financially uncompetitive
Cigna	Declined to quote - financially uncompetitive
Humana	Declined to quote – do not sell coverage in Michigan for groups over 100 lives
NGS	Proposal provided
PBS	Proposal provided – somewhat incomplete
Priority Health	Provided incomplete proposal
United Healthcare	Provided incomplete proposal

Alternative Carriers – Rx

PBM	Proposal Details
4D Pharmacy	Current carrier / provided alternative plan quotes
AmWins	Provided incomplete proposal
BCBSM	Provided incomplete proposal
CVS Caremark	Proposal provided
EHIM	Proposal provided
Express Scripts	Proposal provided
Navitus	Proposal provided
Priority Health	Provided incomplete proposal
United Healthcare	Provided incomplete proposal