## Michigan Public Act 106 2022 Market Analysis of Health Benefits



Line of Coverage	Carrier	Response
Medical / Rx	BCBSM	Provided Renewal
	HAP	Provided Alternates Proposal
	PriorityHealth	Provided Alternates Proposal
	UnitedHealthcare	Provided Alternates Proposal

All alternate carriers proposed are more expensive and would make changes to plan design.

	Delta Dental	Provided Renewal
	BCBSM	Provided Alternates Proposal
Dental	Principal	Provided Alternates Proposal
	Guardian	Provided Alternates Proposal
	Unum	Provided Alternates Proposal

All alternate carriers proposed provided savings but would make changes to plan design and change provider network.

	BCBSM	Provided Renewal
	Guardian	Provided Alternates Proposal
	Principal	Provided Alternates Proposal
Vision	Unum	Provided Alternates Proposal
	VSP Choice through Delta Dental	Provided Alternates Proposal
	VSP Choice through VSP Direct	Provided Alternates Proposal

All alternate carriers are more expensive and would make changes to plan design.

Prepared by Lau & Lau Associates, LLC 2022