

Health Lines of Coverage: Including Medical, Dental, Vision and EAPs

Line of Coverage	Carrier Name	Response	Rate Guarantee	Direct Fees
Dental	ADN	Current	1 Year	N/A
Dental	Guardian	Quote	1 Year	N/A
Dental	The POOL Dental Insurance	Quote	1 Year	N/A
Vision	NVA	Current	4 Year	N/A
Vision	EyeMed	Quote	2 Years	N/A
Vision	MetLife	Quote	2 Years	N/A
Vision	VSP	Quote	1 Year	N/A
Vision	EyeMed	Current	1/1 Renewal	N/A
Vision	NVA	Quote	1 Year	N/A
Vision	MetLife	Quote	2 Years	N/A
Vision	VSP	Quote	1 Year	N/A
Dental	Delta Dental	Declined to Quote		

While Gallagher 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. 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 Health Insurers, including traditional insurance companies and other managed care 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.

****A.M. Best Rating**

Required Standards for Gallagher Benefit Services

Group 1 A - to A++	Recommended
Group 2 B + to B ++ and/or financial rating under "VI", or any of Best's "NR" group. This would apply to Best's "A- or higher" rated companies with a financial size under "VI".	Acceptable with signed client acknowledgement letter
Financial Strength Ratings	
Secure	Vulnerable
A++, A+ (Superior)	B, B - (Fair)
A, A -, A U (Excellent)	C++, C+ (Marginal)
B++, B+ (Very Good)	C, C - (Weak)

Supplemental Compensation

Gallagher may receive supplemental compensation from insurance carriers and vendors, normally calculated at the end of each calendar year, that are contingent on a number of factors including the overall number of employer plans represented, plan retention rates, and overall premium growth. Historically, supplemental compensation has ranged, on average, between 0-3% based on specific carrier programs. These plans have no effect on premiums. Further, Gallagher may receive non-cash compensation from plan vendors or service providers that are not in connection with any particular client. If you have any questions regarding direct or indirect compensation received by Gallagher, please contact your dedicated Gallagher advisor or refer to the Gallagher Global Standards of Business Conduct (<https://www.ajg.com/us/about-us/global-standards>).