



BEST Life and Health Insurance Company

Corporate Brochure

A LETTER FROM OUR PRESIDENT

Dear Employer,

Providing dental, vision, and life for your employees is an important decision for any organization to make. While insurance benefits continue to be an incentive for those seeking employment, providing easy to use benefits also increases satisfaction, productivity and reduces absenteeism.

At BEST Life, our goal is to fully insure your health care costs and give your organization peace of mind. We do this by providing a wide range of plan options to meet your specific needs.

Along with great coverage, we also offer real personal attention. We maintain the distinction of being a full-service company that is able to meet the concerns of our members at a moment's notice and on an individual basis.

I invite you to take advantage of our experience, service, products, and dependability. We appreciate the opportunity to provide reliable health and life coverage and superior service to you and your employees.

BEST Regards,

Donald R. Lawrenz, President and CEO
BEST Life and Health Insurance Company



BEST★Life™

BEST Life and Health Insurance Company

DENTAL | VISION | LIFE | DISABILITY

WHO WE ARE

BEST Life has been providing affordable group benefits to small and large employers for more than five decades. Headquartered in Idaho with offices in California and Texas, we have built a legacy based on superior service and flexible plan designs serving 39 states. You can also find us on the states health insurance marketplaces for individuals and families.

WHAT WE DO

All employer needs are different. That's why we pride ourselves on our ability to provide customized plan designs to meet those unique needs. We offer a complete and flexible portfolio of health and life plans for both large and small employers.

AVAILABLE IN 39 STATES!

Alabama, Alaska, Arizona, Arkansas, California, Colorado, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Virginia, Utah, Washington and Wyoming.

GET IN TOUCH: 800.237.8543 | info@bestlife.com | www.bestlife.com



WHAT WE OFFER

Every employer is different. We understand that. That's why our plans are designed to maximize flexibility. It's all about tailoring to the specific needs of each employer. What's more, we pride ourselves on our superior customer service, rapid online claims payment, and the quality health plans that have remained BEST Life trademarks.

We have the agility and power to move quickly and easily. That's one of our strengths. You're more than just a number to us. We pay claims in a matter of days – not weeks. And when you call, you get a live person committed to your success. Every time. No exceptions. That's the superior customer service we're known for.

DENTAL

We maintain a variety of affordable plans to fit many budgets. We offer both Dental PPO and Indemnity plans for businesses with two or more lives. You'll find great rates, vast networks and the same superior customer service.

LIFE

Our Group Term Life policies are customizable for employer-sponsored groups with two or more employees enrolling, and voluntary with five or more enrolling employees. With AD&D and accelerated death benefit options, we provide multiple levels of coverage that are just right for your groups.

VISION

Offer employees the freedom of choice to see any provider with our Indemnity Vision plan. Or access our PPO plan network of more than 50,000 EyeMed Vision Care® providers.

STD

We provide that financial safety net as employees recover from a non-work related injury or illness. And creating your own plan is easy. By selecting the benefits you want, you can provide your groups with even more choices and flexibility.

EMPLOYEE BENEFITS



DENTAL

Employer-contributory and Voluntary Options

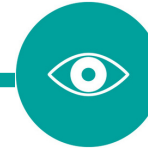
- Waiting periods waived for groups with 5 or more enrolling employees
- Additional \$1,000 dental accident benefit automatically included
- Employer-contributory plans available for groups with 2 or more enrolling employees; Voluntary plans available for groups with 5 or more enrolling employees*
- Implants, posterior composites and IV sedation standard
- UCR at the 80th or 90th percentile or MAC** options available for out of network reimbursement
- Regional and/or national PPO network
- Endodontics or periodontics in Class II or Class III

PPO Dental: AL, AK, AZ, AR, CA, DC, FL, GA, IA, ID, IL, IN, KS, KY, MD, MI, MS, MO, NE, NV, NC, ND, OH, OK, OR, SC, SD, TN, & UT

Indemnity Dental: AL, AK, AZ, AR, CA, CO, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, MD, MI, MS, MO, MT, NE, NV, NM, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, & WY

*Participation requirements also apply

**MAC available in select states



VISION

Employer-contributory and Voluntary Options

Indemnity Vision

- Use any licensed vision provider
- Customizable options
- Includes EyeMed discount program
- Option to include contacts in addition to frames coverage within the same benefit period

PPO Vision

- Includes in-network discounts for lens options
- Network access to over 50,000 EyeMed providers nationally
- Provides benefit coverage for in and out of network providers

Voluntary vision and Employer-contributory vision plans are available for groups with 5 or more enrolling employees.*

Available in AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA and WY.

*Participation requirements also apply



STD

Employer-contributory and Voluntary Options

- Build your own options
- Up to \$2,500 maximum benefit for qualifying groups
- Percentage of Salary or Flat Benefit options
- Range of Elimination Period choices
- Automatic 2-year rate guarantee on all plans for all group sizes
- Option to add partial disability or maternity
- Custom plans for groups with 50 or more enrolling employees

Available in AR, DC, HI, ID, IL, IN, KY, MO, MS, NE, NM, OH, PA, SC, SD, TX, UT and WY.



LIFE

Employer-contributory and Voluntary Options

- AD&D and Accelerated Death benefits available*
- Option to add dependent life on all plans
- Seat belt & airbag riders standard with AD&D
- Class schedules, flat benefits, or volume schedules
- Automatic 2-year rate guarantee included on all plans
- Guarantee Issue amounts based on total group volume
- Employer-contributory plans available for groups with 2+ enrolling employees and Voluntary plans available for groups with 5+ enrolling employees **

Available in AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA & WY

*Accelerated Death Benefit not available in all states

**Participation requirements will also apply



THE BEST LIFE ADVANTAGE

\$1,000 Dental Accident Benefit Included with Every Dental Plan

Every dental plan automatically includes a separate dental accident benefit that provides coverage of up to \$1,000 per incident for injuries to sound, natural teeth. Plus, this benefit is applied in addition to the plans calendar year maximum at no additional cost.

No Waiting Periods

Dental waiting periods for Major Services are automatically waived for all groups with 5 or more enrolled employees.

Dual Choice Offerings for Dental & Vision Groups of 10 or more

Need two different plans? No problem. BEST Life offers dual choice with a minimum of 5 enrolled employees per plan.

Enhanced Benefits that Come Standard on Every Dental Plan

All BEST Life dental plans cover composite resin fillings on natural teeth, oral surgery, and implants.

Census Enrollments

No need to have every employee fill out an individual application. Groups can be enrolled with a master application and an enrollment spreadsheet. No employee signatures necessary.

Child Good Vision Benefit

Every dental plan with child orthodontia automatically includes special benefits for children. You get 50% of UCR coverage or an eye exam once every 12 months for eligible dependent children through age 18.

2-Year Rate Guarantee

Easy enrollment and steady premium for two years on every dental*, vision, life, and short-term disability plan.

*Dental plans must have at least 10 enrolling employees

Online Portals for Brokers, Plan Administrators and Members

All administrative functions can be completed online including new group quoting, enrolling or terminating employees or dependents, premium payments, invoice downloads, renewal documents, claims review, and printing member ID cards.

Bundling Discounts

Bundle two or more lines of coverage and receive up to a 5% dental discount.

Fantastic People

Sales Managers, Customer Service Reps and Claims Specialists who strive every day to make sure you have an exceptional experience with BEST Life.



MEMBER BENEFITS

Members also receive these additional discounts and benefits. See more at bestlife.com



WellCard Savings

WellCard Savings gives you access to pre-negotiated discounts on prescription drugs and a wide range of health care services. All services are available with no administrative fees.

- More than 410,000 physicians and 45,000 ancillary provider locations
- More than 59,000 nationwide pharmacies accept WellCard Savings with availability for mail order and specialty pharmacy



EyeMed Vision Care

Discounts on eye exams, eyewear, and eye correction surgery at affordable prices and with no limitations to how many times you access them.

Phone: 866.723.0514

Website: eyemedvisioncare.com