

BEST Essential Group Life
for groups with 2 or more employees enrolling

- Two year rate guarantee for preferred industries
 - Quick quote turnaround
 - Discounts for preferred industries

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Group life insurance is one of the cornerstones of financial security. BEST Life offers competitive renewable and convertible term life insurance that features substantial protection at a reasonable price.

Essential Group Life pays directly to beneficiaries and offers individuals the option to increase coverage for themselves, or to include insurance for their family.

Group Term Life

Essential Group Term Life may be purchased on its own or with any other coverage offered by BEST Life. Guarantee Issue amounts are based on total volume, and depending on the size of the group, can range from \$15,000 for groups with 2-4 lives, \$25,000 for groups with 5-9 lives, up to \$75,000 for groups with 10-50 lives, and up to \$450,000 for more than 50 lives. Conversion privilege is available and subject to evidence of insurability. Participation requirements vary by group size and employer contribution. Please refer to the Underwriting Guidelines for more details.

Basic life schedules are available upon flat amounts and salaried amounts. Please contact your BEST Health Plans Representative for Class or Salaried schedules.

AD&D

Accidental Death and Dismemberment coverage may be added to Essential Group Life in amounts up to the insurance amount. Coverage terminates at retirement.

Benefits

- Provides the greatest amount of coverage at the lowest initial cost
- Protection beginning the day of enrollment
- Optional Dependent Life and Supplemental Life Benefits

Dependent Life

Spouses may be covered up to a maximum of \$10,000 or no more than 50% of average certificate of the overall group. Age reductions for spouses are the same as those for employees.

Children between ages 14 days to 6 months old may be covered for \$1,000; children between ages 6 months to 19 years (full-time students up to 25) may be covered in increments of \$1,000 up to a maximum of \$5,000.

Supplemental Life

Supplemental Life is available in increments of \$10,000, up to a maximum of \$500,000 and not to exceed 5 times the annual salary. All active full-time employees who work at least 20 hours per week are eligible for this option and all amounts are subject to guarantee issue maximums.

Preferred Industries

Discounts are given to certain preferred industries. To find out if your group qualifies, contact BEST Health Plans or your General Agent.

**Contact your BEST Health Plans Sales Representative at 800.237.8543 or your General Agent.
To learn more about our insurance products visit us at www.besthealthplans.com.**

BEST Life products are marketed and distributed by BEST Health Plans, LLC. Underwritten by BEST Life and Health Insurance Co.