

**BEST Life**  
BEST Life and Health Insurance Company

Life



*Group Term Life Plans*  
Group Sizes 2 or more

Underwritten by BEST Life and Health Insurance Co.

# *Insurance for Protection*

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**G**roup Term Life insurance provides valuable and affordable group benefits, providing protection for employees and their families during times of loss.

A group term life policy can bring financial help for those who lose a loved one, or have experienced a serious illness or injury.



**Life**

# Group Term Life



BEST Life offers competitive renewable and convertible term life insurance products that feature substantial protection at reasonable prices. We have three insurance products to meet a variety of employer group scenarios:



## BEST LIFE GOLD

This affordable stand-alone plan provides the maximum amount of coverage for groups with 10 or more participants. BEST Life Gold pays directly to beneficiaries and offers individuals the option to increase their coverage with Supplemental Life, or to include insurance for their dependents.

Guarantee issue amounts are based on total group volume, and conversion privilege to an individual policy is available without evidence of insurability if the individual has been continuously employed for five years.

Other options include AD&D, Dependent Life, Supplemental Life, Critical Illness, Cancer Care, Day Care Benefits and Repatriation of Remains Benefits.

## BEST LIFE SILVER

This plan is completely voluntary. BEST Life Silver can be sold to groups with 2 or more employees enrolling on a stand alone or supplemental basis. Coverage for dependent children and spouses is also available.

Guaranteed minimum issue amounts vary by group size. Employees can choose coverage in \$10,000 increments up to five times their annual earnings to a maximum of \$500,000.

## BEST LIFE BRONZE

BEST Life Bronze can be offered to groups with 2 to 9 employees enrolled either in conjunction with another BEST Life product or as a stand alone plan. There are no enrollment fees, and up to a maximum of \$25,000 is guaranteed depending on the number enrolled. AD&D is also available at matching amounts for employees who choose this option.

# BEST Life's Group Term Life Products

	<b>BEST Life Gold</b> (Employer-contributory)	<b>BEST Life Silver</b> (Voluntary)	<b>BEST Life Bronze</b> (Employer-contributory)
<b>Required Participation</b>	10 minimum of employees enrolling	<b>2-9:</b> 2 lives minimum <b>10+:</b> At least 25% participation	<b>2-9:</b> 75% participation
<b>Basic Life Schedules</b>	Flat schedules up to \$100,000 Class Schedules Salaried Schedules Additional amounts available with Evidence of Insurability	<b>2-9:</b> \$10,000 <b>10+:</b> Increments of \$10,000 to \$500,000, not to exceed 5 times employee salary Additional amounts available with Evidence of Insurability	\$5,000 to \$15,000 increments Additional amounts available with Evidence of Insurability
<b>Guarantee Issue</b>	Upwards of \$75,000	<b>2-9:</b> \$10,000 <b>10+:</b> up to \$75,000 based on participation and group size	<b>2-4:</b> \$15,000 <b>5-9:</b> \$25,000
<b>Employer Contribution</b>	<b>Non-contributory:</b> 100% <b>Contributory:</b> 25% minimum	<b>Not Applicable</b>	<b>Non-contributory:</b> 100% <b>Contributory:</b> 25% minimum
<b>Plan Features</b>	Waiver of Premium Provision to Age 60 Accelerated Death Benefit 75% to \$250,000 max Conversion	Waiver of Premium Provision to Age 60 Accelerated Death Benefit 75% to \$250,000 max Conversion	Waiver of Premium Provision to Age 60 Conversion
<b>Age Reductions (From original amount)</b>	<b>Coverage terminates at retirement</b> <b>Standard:</b> 35% at age 65; 50% at 70; 65% at 75 <b>Other reduction schedules:</b> <ul style="list-style-type: none"> <li>▪ 35% at age 65; 50% at age 70; 35% at age 75</li> <li>▪ 35% at age 65; 50% at age 70</li> <li>▪ 50% at age 70</li> <li>▪ 25% at age 70; 50% at age 75</li> <li>▪ No age reductions</li> <li>▪ Ability to match prior carrier or current age reduction schedules</li> </ul>	<b>Coverage terminates at retirement</b> <b>Standard:</b> 35% at age 65; 50% at 70; 65% at 75 <b>Other reduction schedules:</b> <ul style="list-style-type: none"> <li>▪ 35% at age 65; 50% at age 70; 35% at age 75</li> <li>▪ 35% at age 65; 50% at age 70</li> <li>▪ 50% at age 70</li> <li>▪ 25% at age 70; 50% at age 75</li> <li>▪ No age reductions</li> <li>▪ Ability to match prior carrier or current age reduction schedules</li> </ul>	<b>Coverage terminates at retirement</b> <b>Standard:</b> 35% at age 65; 50% at 70; 65% at 75
<b>Dependent Basic Life Coverage</b>	<b>Spouse:</b> increments of \$5,000, up to \$10,000 or 50% of employee coverage, whichever is lesser <b>Children ages 6 months to 25:</b> increments of \$1,000 up to \$5,000 <b>Children 14 days to 6 months:</b> \$1,000	<b>Spouse:</b> increments of \$5,000, up to \$10,000 or 50% of employee coverage, not to exceed \$50,000 <b>Children ages 6 months to 25:</b> increments of \$1,000 up to \$5,000 <b>Children 14 days to 6 months:</b> \$1,000	<b>Spouse:</b> \$10,000 <b>Children ages 6 months to 25:</b> \$5,000 <b>Children 14 days to 6 months:</b> \$1,000
<b>AD&amp;D (For employees only)</b>	Includes Seat Belt & Air Bag Benefit Available on basic and supplemental	Includes Seat Belt & Air Bag Benefit Available on basic and supplemental	Includes Seat Belt & Air Bag Benefit Available on basic and supplemental
<b>Options</b>	Supplemental / Voluntary Life for employee and dependents <b>The following available to groups of 50+ only:</b> <ul style="list-style-type: none"> <li>▪ Critical Illness</li> <li>▪ Cancer Care</li> <li>▪ Day Care Benefit</li> <li>▪ Repatriation of Remains Benefit</li> </ul>	Supplemental / Voluntary Life for employee and dependents	Supplemental / Voluntary Life for employee and dependents

Disclaimer: Life insurance applications submitted in conjunction with a BEST Life medical plan application are subject to evidence of insurability.

# BEST Life Gold

Group Term Life - Employer-contributory Group Sizes 10+



- Provides the greatest amount of coverage at the lowest initial cost
- Participation requirements based on employer contribution
- Protection beginning the day of enrollment
- Optional Dependent Life, Supplemental Life, Critical Illness, Cancer Care, Day Care Benefit and Repatriation of Remains Benefits

## Rates and Guarantee Issue Amounts

Rates are based on flat amounts up to \$100,000. Please contact your BEST Health Plans Representative for Class or Salaried schedules.

Depending on the size of the group, the Guarantee Issue Amount available ranges from \$15,000 for groups with 10-25 lives, \$30,000 for groups with 25-50 lives, and up to \$60,000 or \$100,000 for groups over 51 or 75 lives.

## Dependent Life

Spouses may be covered up to a maximum of \$10,000 or 50% of the employee's coverage. Age reduction schedule for spouses is the same as those for employees.

Coverage for Children	
Age of Child	Coverage Amount
14 days to 6 mos.	\$1,000
6 mos. – 19 years (Full-time students up to 25)	Increments of \$1,000 up to a maximum of \$5,000

## AD&D (Optional)

Accidental Death and Dismemberment coverage may be added to BEST Life Gold in amounts up to the Basic Life amount.

- Available for employees only
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment as follows:
  - » 1 hand, 1 foot, or the sight of one eye  
1/2 the AD&D principal amount
  - » Any 2 or more of the above 100% the AD&D principal amount

## Seat Belt & Airbag Benefits (Included with AD&D coverage)

An amount of the lesser of \$25,000 or 20% of the accidental death coverage will be paid if death is a result of injuries sustained in an automobile accident while wearing a seat belt or due to the use of an air bag.

AD&D benefits are limited to 100% of the life benefit for all causes and do not reduce remaining life benefits.

## Supplemental Life (Optional)

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

Optional coverage for spouse and children is also available if elected by the employer. Spouses can get coverage of \$10,000 up to 50% of the employee amount, not to exceed \$50,000. Coverage for children ages 6 months to 25 years old (if full-time student) is available in increments of \$1,000 to a maximum of \$5,000.

For more information, please refer to the Group Term Life Underwriting Guidelines.

# *BEST Life Gold*

## Group Term Life - Employer-contributory Group Sizes 10+

(Continued)

### Other Insurance Options

Employers can customize their Gold Term Life plan by adding a rider or two to the AD&D policy or Term Life policy. We offer the option of coverage for:

- **Day Care Benefit:** provides benefits to surviving children under the age of 13;
- **Exposure and Disappearance:** extends AD&D benefits to include accidents where an insured is exposed to an element or disappears;
- **Repatriation of Remains:** covers the expense of transporting mortal remains to the insured's primary residency;
- **Cancer Care:** pays a lump sum benefit upon initial diagnosis; available to employees and dependents ages 18 to 64;
- **Critical Care Insurance:** provides a single payment benefit upon the diagnosis of a covered critical illness.

### Accelerated Death Benefit

This benefit is included with the Group Term Life policy and allows up to 75% or a maximum of \$250,000 of life insurance benefits to be paid prior to the death of the participant. The Insured must have a terminal condition which is expected by a physician to result in death within 12 months. Any payments under this benefit will reduce the life insurance benefit by that amount. The Insured must have been continuously at work and be insured under the Policy for at least 12 months to be eligible for this benefit.

### Preferred Industries

**Discounts are given to certain preferred industries:**

Accounting, Auditing and Banks  
Bookkeeping Services  
Administration of Educational Programs  
Advertising  
Business, Management Services and Consulting  
Computer Services  
Communications, telephone, cable, etc.  
Engineering and Architectural Services  
Health Services, Doctor Offices, etc.  
High Tech Industries  
Hospitals  
Insurance Carriers, etc.  
Research and Testing Services  
School District and Colleges

# BEST Life Silver

Group Term Life - Voluntary Group Sizes 2+



- Coverage for employees, dependents and families
- Employee coverage in \$10,000 increments up to five times annual earnings up to a maximum of \$500,000
- Guarantee issue depending on age and group participation
- Optional AD&D and Supplemental Life Insurance
- Offered on a Stand Alone basis

## Guarantee Issue

Employees become eligible for guarantee issue if the employer meets the participation requirements and if the employee enrolls within 31 days of first becoming eligible:

Guarantee Issue Amount & Participation Guidelines*		
Number of Employees	2 Lives Minimum	25% Total Group Participation
2-9	\$10,000	--
10-24	--	\$15,000
25-49	--	\$30,000
50 - 199	--	\$50,000
200-299	--	\$75,000

## AD&D (optional)

Accidental Death and Dismemberment coverage may be added to BEST Life Silver in amounts up to the Basic Life amount.

- Available for employees only
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment as follows:
  - » 1 hand, 1 foot, or the sight of one eye  
1/2 the AD&D principal amount
  - » Any 2 or more of the above 100% the AD&D principal amount

## Seat Belt & Airbag Benefits

(Included with AD&D coverage)

A benefit of the lesser of \$25,000 or 20% of the accidental death coverage will be paid if death is a result of injuries sustained in an automobile accident while wearing a seat belt or due to the use of an air bag.

AD&D benefits are limited to 100% of the life benefit for all causes and do not reduce remaining life benefits.

## Accelerated Death Benefit

This benefit is included with the Group Term Life policy and allows up to 75% or a maximum of \$250,000 of life insurance benefits to be paid prior to the death of the participant. The Insured must have a terminal condition which is expected by a physician to result in death within 12 months. Any payments under this benefit will reduce the life insurance benefit by that amount. The Insured must have been continuously at work and be insured under the Policy for at least 12 months to be eligible for this benefit.

# BEST Life Bronze

## Group Term Life - Employer-contributory Group Sizes 2-9

- Available for groups with 2-9 employees enrolling
- Optional AD&D and Supplemental Life
- Offered on a stand alone basis

### Guarantee Issue by Group Size

Up to \$15,000 may be available without any health information (per individual in increments of \$5,000). Additional amounts up to \$100,000 are available with evidence of insurability.

Guaranteed Issue Amount Guidelines			
Number of Employees	Employee Coverage	Spouse Coverage	Children Coverage
2-4	\$15,000	\$10,000	\$5,000
2-9	\$25,000	\$10,000	\$5,000

### Dependent Life

Spouses may be covered up to \$10,000. Age reductions for spouses are the same as those for employees.

Coverage for Children	
Age of Child	Coverage
14 days to 6 mos.	\$1,000
6 mos. – 19 years (Full-time students up to 25)	\$5,000

### AD&D (Optional)

Accidental Death and Dismemberment coverage may be added to BEST Life Bronze in amounts up to the Basic Life amount.

- Available for employees only
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment as follows:
  - » 1 hand, 1 foot, or the sight of one eye  
1/2 the AD&D principal amount
  - » Any 2 or more of the above 100% the AD&D principal amount

### Seat Belt & Airbag Benefits (Included with AD&D coverage)

An amount of the lesser of \$25,000 or 20% of the accidental death coverage will be paid if death is a result of injuries sustained in an automobile accident while wearing a seat belt or due to the use of an air bag.

AD&D benefits are limited to 100% of the life benefit for all causes and do not reduce remaining life benefits.

# The Fine Print



## ☑ GROUP TERM LIFE

### Employee Effective Date

Insurance coverage will take effect on the later of:

- The date the employer becomes a participating employer if the employee's enrollment card is received within 31 days after that date; or
- The first day of the next calendar month following the date the Waiting Period elected by the participating employer is completed. The employee's enrollment card must be received within 31 days after satisfying the waiting period. If an employee is not working full-time for the firm on the date he or she would otherwise become covered, the employee will not be covered until he or she returns to full-time work; or
- The first day of the next calendar month following the date BEST Life approves evidence of insurability, if required. Evidence of Insurability will be required if the enrollment card is received more than 31 days after first becoming eligible, or if applying for Supplemental Life Insurance coverage.

### Dependent Coverage

Eligible dependents include spouse and unmarried dependent children. Dependent children are covered until age 20, extended through age 25 if they are full-time students. The definition of dependent may vary by state. Refer to the plan's Certificate of Insurance or your Sales Representative for details.

### Dependent's Effective Date

Dependent's coverage will take effect on the later of:

- The date the employee's insurance is effective if the enrollment card is received within 31 days after that date; or
- The first day of the next calendar year month following the date the employee enrolled, in writing, his or her dependents for insurance, provided the enrollment is made within 31 days of the dependents first becoming eligible; or
- The first of the month following the date BEST approves the dependents Evidence of Insurability, if required. Evidence of Insurability will be required if the dependent enrollment card is received more than 31 days after first becoming eligible.

### Late Entrants To The Plan

If an employee or dependent enrolls for coverage 31 days or more after becoming eligible, he or she will be considered a "late entrant". The employee or dependent must complete and submit Evidence of Insurability satisfactory to BEST Life.



### Termination of Coverage

Group Term Life benefits will terminate on the earliest of the following dates:

- The last day of the month in which the employee ceases active employment, unless the employee is on leave of absence, temporary layoff, injured or sick. The employer may continue insurance by paying the required premiums, but not beyond the following limits:
  - Three month's of approved leave of absence
  - Temporary layoff, the end of the month following the month in which the layoff occurred
  - Three months of approved leave due to a disease or injury
- The last day of the month in which employee ceases to be in an eligible class;
- The date of the expiration of the period for which the last required premium payment was due and not paid; or
- The date the policy terminates.

### Conversion Privilege

Conversion privilege to individual policy is available without Evidence of Insurability if an employee has been covered under the policy continuously for five years. The individual policy will be issued only if application is made and first premium is paid to BEST Life within 31 days after the termination of insurance. See schedule of benefits for complete information.

For more information, please refer to the Group Term Life Underwriting Guidelines.

# The Fine Print

(Continued)

## Ineligible Industries for 2-9

<b>SIC</b>	<b>Description</b>
1011-1500	Mining
2111-2141	Tobacco Products
2411-2429	Logging & Sawmills
2431	Millwork
2892	Explosives
3111	Leather Tanning & Finishing
3292	Asbestos Products
4111-4216	Local & Interurban Passenger Transit
4512-4581	Aviation and related services
491-497	Electric, Gas, Water, Etc.
5992	Florists
7231	Beauty Shop
7241	Barber Shops
7381	Detective & Armored Car Services
7382	Security Systems Services
7542	Car Washes
7922-7929	Amusement & Recreation
7948	Racing, Including Track Operations
8059	Drug and Alcohol Treatment Centers
8111	Legal Services
8611-8651	Membership Organizations/Associations
8811	Private Households
9233-9229	Correctional Institutions, Fire Protection, Public Order & Safety, n.e.c.

## Ineligible Industries for 10+

<b>SIC</b>	<b>Description</b>
1011-1500	Mining
2111-2141	Tobacco Products
2411-2429	Logging & Sawmills
2892	Explosives
3111	Leather Tanning & Finishing
4512-4581	Aviation and related services
7381	Detective & Armored Car Services
7922-7929	Amusement & Recreation
7948	Racing, Including Track Operations
8059	Drug and Alcohol Treatment Centers
8611-8651	Membership Organizations/Associations
8811	Private Households
9233-9229	Correctional Institutions, Fire Protection, Public Order & Safety, n.e.c.

## AD&D Exclusions

No amount will be payable for loss caused or contributed to by:

- Suicide, or any attempt thereof, while sane or insane; or
- Drugs, poison, gas, or fumes voluntarily taken, absorbed, or inhaled which are not administered on the advice of a physician;
- Bodily or mental infirmity or disease in any form, or medical or surgical treatment therefore;
- Bacterial infection, other than infection occurring simultaneously with or through an accidental cut or wound;
- Commission of any crime;
- Riot, insurrection, or war (declared or undeclared);
- Service in the military, naval or air forces of any country at war (declared or undeclared);
- Travel or flight in any kind of aircraft including falling or otherwise descending from or with any aircraft in flight, while participating in aviation training in any aircraft, or as a pilot, officer or other member of the crew of any aircraft; or
- Bodily injury resulting from intoxication or from the voluntary use of narcotics which are not administered on the advice of a physician.

This brochure is for descriptive purposes only. Please refer to Certificate Booklet for specific details about plan coverages, limitations and exclusions.



Sponsored by BEST Employers Association



**BEST HEALTH PLANS**

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

*Notes*



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