

BEST Life

BEST Life and Health Insurance Company



The BEST Life Perspective

Employee Benefits Solutions for Your Business

A Few Words From the President

Dear Employer,

Providing health and life coverage for your employees is an important decision for any organization to make. While insurance continues to be an incentive for those seeking employment, providing easy access to care also increases productivity and reduces absenteeism.

At BEST Life, our goal is to lower your health care costs and give your organization a 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 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,

A handwritten signature in black ink that reads "Donald R. Lawrenz". The signature is written in a cursive, flowing style.

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

About BEST Life

Headquartered in California with offices in Meridian, Idaho, BEST Life is a full-service insurance company serving 39 states. We have specialized in offering affordable group benefits to employers for four decades.



Every employer is different, so each of our plans is designed to maximize flexibility. Providing good service, rapid claims payment, and quality health plans has remained a BEST Life trademark.

Since our inception, we have accurately and promptly processed millions of dollars in claims for members and their families. That's a lot of sprains and sneezes!

Proven Financial Strength

- The 2011 Comparative reported BEST Life's financial stability as favorable when compared to 25 of the largest carriers industry wide.

BEST Life Products

We offer a complete portfolio of health and life plans for small and large employers.

Quality Medical

Medical Co-pay PPO and High Deductible Health Plans (HDHP) are offered with access to national or regional PPO networks in AZ, GA, ID, IL, IN, MO, NV, OH, OK, TN, TX and UT. A wraparound network is automatically included for members outside their primary network's service area.

Reliable Dental

With over 80,000 members covered, we maintain a variety of affordable plans to fit many budgets. Our dental PPO and Indemnity plans are for businesses with two or more lives; custom plans are available for large employers as well.

Trusted Vision

Offer employees the freedom of choice with our Access Vision plan, or the advantage of a network with our Vision PPO plan that includes access to over 55,000 EyeMed providers nationally.

Dependable Life

Our Group Term Life policies are customizable for Employer-contributory or Voluntary groups with 2 or more employees enrolling. All come with the option to add dependent/spouse coverage or Accidental Death and Dismemberment benefits.

Valued Short Term Disability

Provides a financial safety net as employees recover from a not-work-related injury or illness. Create your own Short Term Disability plan from a selection of benefit options. Available in select states.

We also offer Administration Services Only, Third Party Administration and re-insurance programs under the BEST Family of Companies.

BEST Life & Service

	3 rd Qtr 2010	4 th Qtr 2010	1 st Qtr 2011	2 nd Qtr 2011
ID cards processed for shipment within	2 days	5 days	5 days	5 days
Average speed of calls to Customer Service Center answered within	45 seconds	34 seconds	35 seconds	17 seconds
Call abandonment rate	less than 1.0%	less than 1.0%	less than 1.0%	less than 1.0%
Medical claims processed within	6 days	6 days	6 days	5 days
Dental claims processed within	6 days	6 days	6 days	5 days
Vision claims processed within	5 days	5 days	5 days	5 days

Results based on internal data.

Visit our website, www.bestlife.com, and click on “employers” for the most up-to-date Service Report Card.



BEST Life Online Features

We recognize the convenience of having materials literally at your fingertips, which is why we offer forms and plan administration through our website at www.bestlife.com.

Employers can

- Administer plans online (add, enroll, delete members through the “Employer Gateway”)
- Download forms
- Email Customer Service or Claims
- Review health information and company blog

Members can

- Download enrollment and claim forms
- Locate a provider or network in their area
- Email Customer Service or Claims
- Review health information and company blog

The Employer Gateway

Sign up for access to


- Check the balance and status of payments
- Change the status of employees and/or dependents
- Order member ID cards
- Update contact information
- Look up your insurance agent’s contact information

Contact Us

Have questions? Need an agent?


We're here to help. Contact a friendly BEST Life Representative for assistance today.



 800.237.8543 or
800.433.0088
7am - 5pm PST
Monday - Friday

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You may also visit our website www.bestlife.com for more information on our products and services.



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