

2012 Summer Rewards & Promotions

Agent Bonus & Rewards Programs

Combine any of these bonuses and quadruple your earnings!

It's Only the Beginning! Discount

(Valid for April 1st through August 1st 2012 effective dates)

For every new case you sell with 10 or more employees enrolling, we will give you 5% off the premium of your next dental or vision group with 10 or more enrolled.

Applies to new dental, vision, life, short term disability or medical cases.

There is no limit to how many times you can achieve this bonus.

*Short term disability is available in select states only: AR, DC, HI, ID, IL, IN, KY, MS, MO, NE, NM, OH, PA, SC, SD, TX, UT, and WY.

Heat Wave Bonus

(Valid for May 1st through August 1st 2012 effective dates)

For a limited time only, BEST Life will pay \$5 for every member enrolled in a group with 10 or more, up to a maximum of \$500 per group.

The Heat Wave Bonus is valid for new medical and short term disability cases only.

Renewing groups are excluded. New groups that terminate before or six months after the bonus payment is made are disqualified. BEST Life reserves the right to debit the broker for any bonus payment paid for these termed groups.

High 5! Rewards Program

(Valid for May 1st through December 1st 2012 effective dates)

Sell 5 new life or short term disability groups with 10 or more enrolled and earn \$250.

Sell 5 new dental or vision groups with 10 or more enrolled and earn \$500.

If each of the above five new groups has 20 or more enrolled you will earn \$1,000!

There is no limit to how many times you can achieve this bonus. Bonus program only applies to new dental, vision, life or short term disability cases.

New to BEST Life Agent Bonus

(Valid for 2012 effective dates)

Write your first case with BEST Life and receive \$100 when you sell ANY new case of 5 or more employees enrolling. To qualify for the bonus, writing agents must not currently receive service fees for cases sold prior to 2012.

Applies to medical, dental, vision, life and short term disability. One bonus per agent.

**Quote
today!**
Contact



New Client Savings & Promotions

Bundled Coverage Savings Program

(Valid for 2012 effective dates)

For groups with 5 or more employees enrolling only.

Help clients save money when they purchase additional lines of coverage through BEST Life:

Medical plan with the purchase of	Medical Premium Reduction
Life or Vision	-1%
Life, Dental, and STD* or Vision	-3%

Dental plan with the purchase of	Dental Premium Reduction
Life or Vision	-2%
Life and Vision	-4%

Add STD* for an additional -1% of the dental premium!

*Short term disability is available in select states only: AR, DC, HI, ID, IL, IN, KY, MS, MO, NE, NM, OH, PA, SC, SD, TX, UT, and WY.

One bundled discount per group is allowed. Where a dental and a medical plan are purchased, the greater qualifying discount will apply. Medical premiums will not be reduced below the minimum rate band permitted by applicable state law. Maximum loaded medical cases are not eligible for the medical premium reduction. Participation applies to eligible employees only. Group term life policies must have a minimum guarantee issue of \$15,000 per employee to qualify.

Higher Participation Client Promotion

(Valid for 2012 effective dates)

Dental or vision voluntary groups receive employer-contributory rates and waiting period waiver rules when they demonstrate above 60% participation! When you submit the case, include the employer-contributory rates and indicate on the employer application that this is for a voluntary case. Include all waivers for employees waiving for other coverage, as these will be counted towards participation.

Underwriting reserves the right to apply voluntary rates if participation is not above 60%.

Take advantage of these opportunities by contacting

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Terms and conditions of the promotions and bonus programs are subject to change without notice. One promotion per group is allowed.

BEST Life plans are underwritten by BEST Life and Health Insurance Company and sponsored by the BEST Employers Association.

BEST Life products are marketed and distributed by BEST Health Plans, LLC, 2505 McCabe Way, Irvine, CA 92614