

2011 Agent Rewards & Client Promotions

Agent Bonus Programs

5 Plus Incentive Program

(Valid for July through December 2011 effective dates)

Write 5 new dental and/or vision groups with 10 or more employees enrolled and earn \$500. If each group has 15 or more enrolled, you will receive \$1,000! There is no limit to how much you can earn with this program. Earnings are paid at the end of the month.

Not valid for cases sold through General Agents.



New to BEST Life Agent Bonus

(Valid for January through August 2011 effective dates)

For every new writing agent recruited, a \$100 new case bonus will be paid when the agent sells a new case. Applies only to new agents with new medical and/or new dental cases of 5 or more employees enrolling.

To qualify for the bonus, writing agents must not currently receive service fees for cases sold prior to 2011.

Client Promotions

Higher Participation = Lower Rates

(Valid for 2011 Effective Dates)

Dental or vision voluntary groups receive employer-contributory rates and waiting period waivers when they demonstrate above 60% participation! To use this incentive, present voluntary and employer-contributory rates to your client. If they get above 60% participation, BEST Life will honor the employer-contributory rates. When you submit the case, include the employer-contributory rates and indicate on the employer application that this is a voluntary case. Include all waivers for employees waiving coverage as these will not be counted towards participation.

Underwriting reserves the right to apply voluntary rates if participation is not above 60%. Can not be combined with bundled discounts.

Group Term Life offered through Gerber Life

BEST Life is offering Group Term Life plans through Gerber Life. Available to groups with 100 or more employees enrolling and in all 50 states. Groups with less than 100 lives may purchase a Group Term Life plan through BEST Life.

[more >](#)

Client Promotions

Expanded Vision Care

(Valid for 2011 effective dates) (Not insurance)

Included with purchase of a group medical, dental or vision indemnity plan. Our EyeMed Vision Discount Program offers discounts for eye exams, lens options and add-ons, contacts, and Lasik eye surgery through a large national network of EyeMed providers. This vision discount program complements BEST Life's medical, dental and vision plans and provides participants significant savings on vision care.



Bundled Coverage Savings Program

(Valid for 2011 effective dates)

For groups with 5 or more employees enrolling only.

Clients that purchase additional lines of coverage through BEST Life will save more on their benefits program:

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

Dental plan with the purchase of	Dental Premium Reduction	
	Up to 49% participation	More than 50% participation
Life or Vision	-1%	-2%
Life + Vision	-2%	-3%

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. Dental plan participation applies to eligible employees only. Group term life policies must have a minimum guarantee issue of \$25,000 per employee to qualify.

Take advantage of these opportunities by contacting our Sales Team at 800.237.8543 or your General Agent.

The terms and conditions of the promotions and bonus programs are subject to change without notice.

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