



BEST Life Topaz Indemnity Dental Plans Group Employer Application

BEST Life and Health Insurance Company

Requested Effective Date: 1st or 15th of the month, 20

Dental Life Vision

Table with 4 columns: INDEMNITY PLAN TYPE, Premium (100/90/60) Plan, Classic (100/80/50) Plan, Primary (80/80/50) Plan. Rows include options for Calendar Year Maximum, Deductible, Oral Surgery Option, Perio Option, Endo Option, Orthodontia Option, Voluntary Option, Two-Year Initial Rate Guarantee Option, Dual Option, and Reimbursement Level.

* Employer is contributing less than 50% for each employee..**Certain requirements apply. Please see Plan Brochure for details.

VISION PLAN TYPE

Table with 5 columns: Access Vision Plan Choice, Frequency Choice, Deductible Choice, Lenses/Contacts Choice, Voluntary Option*. Rows include Plan Series 1, 2, 3 and Vision PPO (EyeMed) Plan Choice.

Please answer the following questions:

- 1. Employer Contribution for Employees (for employer-contributory plans, the Employer must pay at least 50% for each employee.):
2. Does the employer now have or has the employer had a comparable group dental plan in force during the past twelve (12) consecutive months?
3. Are all full-time employees enrolling in the group dental plan?
4. Are any employees enrolling in the policy currently receiving extended benefits under COBRA?
5. Waiting Period is waived for Present Employees.

6. Waiting Period for New Employees: First of the Month following continuous full time employment of:
1st of the month following date of hire 1 Full Calendar Month (standard) 2 Full Calendar Months 3 Full Calendar Months 4 Full Calendar Months

EMPLOYER ACKNOWLEDGEMENT & ASSOCIATION AND TRUST MEMBERSHIP APPLICATION

Form with fields for Employer Name, Street Address, Billing Address, Nature of Firm's Business, SIC Code, Employer Federal Tax Number, Telephone Number, Fax Number, State, Zip, City, and Person at Firm to Contact for Service and Administration of the Dental Plan.

Employer Name

I understand and agree that the insurance hereby applied for is not effective until this application and the full initial premium is delivered to, received by and approved by BEST Life and Health Insurance Company.

I certify that this is a bona fide business with a legitimate business purpose and which has a true employer-employee relationship with the individuals designated as employees. I understand that any false statements made in this application constitute the legal basis for termination or cancellation of coverage retroactive to the effective date and denial of all claims incurred.

Termination of Coverage—Employee coverage and dependent coverage will terminate on the earliest of the following dates: (1) the date the employee ceases to be an eligible employee or the date the dependent is no longer eligible as a dependent under the plan; (2) the date the plan is terminated; (3) the date the employer terminates the coverage by failing to pay the required premium; (4) the date the group policy is terminated; (5) the date the group no longer meets minimum participation requirements. The benefits are subject to all the conditions and limitations of the plan.

Eligible dependent coverage terminates on the earliest of the following: when the dependent no longer meets the definition of a dependent; on the first day of the month in which premiums were not paid, or when the member terminates coverage.

FIRM ELIGIBILITY:

A firm or employer must be an active business operation to request coverage. The business must continue on an active basis to retain eligibility for coverage. Coverage will be terminated on the effective date the business ceases active operation. I understand that if my firm drops in size to 1 employee, and if additional employees are not enrolled and active for coverage within 2 months, all of my selected insurance coverage will be cancelled.

IMPORTANT PLAN INFORMATION

The undersigned Employer understands and agrees that by adopting one or more BEST plans, it is establishing an employee welfare benefit plan for its employees. The employer further understands and agrees that the general definition of an employee is a person who usually works at least 30 hours per week at the firm's business location with federal, state and social security tax withheld from their salary. The Employer's plan is funded through the Beneficial Employees Security Trust of Utah ("B.E.S.T.") and sponsored by the BEST Employers Association ("BEA") to which the Employer initially subscribes to. The insurance companies issue group insurance policies to the Trustee of B.E.S.T. These policies provide the coverage(s) the Employer selects for their employees.

B.E.S.T. receives the subscribing employer's payment and remits the insurance premium(s) to the insurance carrier(s) or to affiliates, Beneficial Administration and BEST Health Plans, provide services to Employers and to B.E.S.T. One of the insurance carriers is BEST Life and Health Insurance Company ("BEST Life").

The Employer agrees and understands that by signing this Trust Membership Application, it becomes a Subscribing Employer of the Trust. A subscribing employer of the Trust agrees to be bound by all the terms and conditions of the Trust Agreement. A subscribing employer of the Trust further agrees that the Trustee shall not be liable to any participating Employers, to any person insured, or to anyone else in connection with the operation of the Group Insurance Trust Fund.

The Employer agrees and understands that by signing this Trust Membership Application, it becomes a member of BEA and a \$2.00 monthly due will be charged along with the insurance premium for the plan the Employer selects. This will also provide access to benefits offered by BEA and may vary by availability, vendor, or state of residence of the participating employer.

The Master Group Policy is issued to the Trustee of B.E.S.T. To participate in the plan, each subscribing employer adopts the Trust. The Master Group Policy is governed by the laws of the state of Utah. However, to the extent that such Policy and/or Certificate of Coverage is in conflict with the laws of another demonstrating statutory governing jurisdiction over an out-of-state multiple employer trust Policy, then such Policy and/or Certificate of Coverage may be amended to comply with the minimum requirements of that State.

Fraud Notice - The following general Fraud Notice is intended to comply with the laws of your state. If any part of such language is found in conflict, such language shall be construed as amended to the extent necessary in order to meet the minimum requirements of your state. Any person who, knowingly and with intent to defraud or deceive any insurance company, files an application containing any materially false, incomplete or misleading information may be guilty of committing a fraudulent insurance act which is a crime and may be subject to criminal prosecution.

X _____ / /
Signature of Company Officer Print Name & Title Dated

Benefit Representative Report

(Please Print)			(Please Complete)		
Name _____			Special Instructions to BEST Health Plans 1. May we contact the client if we need additional information? <input type="checkbox"/> Yes <input type="checkbox"/> No 2. Is this your first case with BEST Health Plans? <input type="checkbox"/> Yes <input type="checkbox"/> No 3. This is: <input type="checkbox"/> an existing client <input type="checkbox"/> a new client with my company 4. The 'New Client Kit' (certificate book, claim forms, etc.) should be sent to: <input type="checkbox"/> The benefit representative <input type="checkbox"/> The client 5. The underwriter assigned to my case should contact me? <input type="checkbox"/> Yes <input type="checkbox"/> No General Agent (GA): _____		
It is not necessary to complete the following information if you are currently receiving service fees from BEST Health Plans unless changes in address, etc. need to be made. Just sign and date the form below.					
Your Agency Name _____					
Address _____					
City _____	State _____	Zip _____			
Who Should Receive the Service Fees? <input type="checkbox"/> Benefit Representative <input type="checkbox"/> Company/Firm					
Social Security Number - - - - -		Federal Tax ID _____			
Date of Birth / /	License No. _____	State _____			
Phone No. _____	FAX No. _____				
E-mail Address _____					
Please list any special handling needed for this client: _____					

I hereby certify that I hold a valid Life, Accident and Health license issued by the state in which this document was executed and that all of the information contained herein is correct, to the best of my knowledge, and that I know nothing unfavorable about this firm or any individual applying for insurance unless fully described in this application material. Furthermore, I certify that:

1. This firm is a bona fide business establishment and participation requirements are being met.
2. I have advised my client not to terminate any existing coverage until this coverage is approved.
3. Coverage, eligibility provisions, waiting periods and limitations have been fully explained to, and understood by, the Employer identified in this document.
4. I have no right to bind, modify or alter provisions of this program.

I understand and agree that the insurance applied for herein does not begin until this application is received and approved by BEST Life and Health Insurance Company, the insurance certificates are issued and the first premium is received and accepted.

Agent's Signature: _____	Print Name: _____	Date: _____
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