



NEW WEBSITE FUNCTIONALITY FOR BEST LIFE AND BEST HEALTH PLANS



You've been hearing about them, and they're finally here: BEST Life and BEST Health Plans websites redesigned to provide you and your clients a more intuitive and enriching online experience.

While clients and members now have access to new information like Frequently Asked Questions, a downloadable Administration Guide,

Health News and Links, and a Glossary of Terms, the BEST Health Plans website includes more Sales Tools and more product information.

At BEST Life our customers come first. A supportive online experience is an integral part of providing all our clients great customer service. Our new websites will have an "intuitive" approach to the design, making it easier to access the information you and your clients need. And, by reducing the time it takes to gather information for quotes and underwriting, you'll be able to enroll your groups in a BEST Life plan quickly.

POLICY CHANGE: EFFECTIVE DATES

BEST Life has changed our policy on effective dates for new business quotes. To ensure coverage starts on your client's requested effective date, please quote on or before the requested effective date.

Once you have received your quote on or before the effective date you will have up to 7 calendar days from the requested effective date to submit new case applications to Underwriting. If any applications are received after 7 calendar days the effective date will be moved to the next available effective date.

Changing the plan design will require submitting a new quote and may require a new effective date. For this reason, we encourage you to include more than one plan design with your initial quote. Please note that the plan designs selected will be locked in for that effective date.

This is an adjustment to our current operating procedures and is an important change as we transition to a new online quote engine.

If you have any questions, please contact your sales representative. Thank you for your business.

If you have any questions or need assistance, please contact your BEST Health Plans Sales Representative at 800.237.8543, or contact your General Agent.

DO YOUR CLIENTS HAVE AN UP TO DATE BEST LIFE ADMINISTRATION GUIDE?

We have recently revised our Administration Guide, so that there is now ONE guide for all your clients' BEST Life insurance needs!

- Contact and Mailing Information
- Online Functionality
- Premium Payments and Due Dates
- Employee and Dependent Eligibility
- Enrolling Employees and Dependents
- Effective Dates
- Waiving Coverage
- Open Enrollment
- Terminating Coverage for Employees and Dependents
- COBRA
- Reporting Other Changes
- Minimum Enrollment Requirements
- Claims Payments
- Value-Added Services (QualSight and Outlook)
- Important Reminders

Download your copy today; visit our Sales Tools web page on the BEST Health Plans website.

The new guide is being included in all our employer welcome kits, and we have sent notices to employers along with their monthly billing.

For questions about the Administration Guide call your BEST Health Plans Sales Representative or contact your General Agent.



■ BEST LIFE'S NETWORK ADVANTAGE

If the network is very important to your client, they may be surprised by BEST Life's medical PPO networks. BEST Life contracts with regional and national networks that provide unique advantages not offered by other insurance carriers.



In Arizona alone, employers can select Arizona Foundation for Medical Care, or from national networks: First Health (which provides access to the Mayo Clinic), HealthSmart Preferred, and PHCS/Multi Plan.

In addition, members who do not have PHCS/Multi Plan as their primary PPO network automatically get access to the PHCS Healthy Directions wraparound network. This allows members outside the primary PPO service area to receive services at in-network benefit levels and negotiated discounts from a Healthy Directions Network provider.

So regardless of which network your clients choose, BEST Life can make sure their employees can access in-network benefits anywhere in the country!

To find out about the networks BEST Life contracts with in your area, visit <http://www.besthealthplans.com/medicalintro.html>

■ OPEN ENROLLMENT FOR DENTAL GROUPS

Don't forget to remind your clients that BEST Life dental plans include annual open enrollment! Open enrollment is available to ALL dental groups, old and new, small and large.

The open enrollment period is the calendar month preceding your client's renewal effective date for dental coverage with BEST Life. For example, if a company's renewal date for coverage is August 1, 2008 then the open enrollment period is during the month of July each year.

Completed enrollment forms received by our office throughout July (in the example) will be considered part of the open enrollment period, and employees and dependents that enroll at this time will be eligible for coverage on August 1st (in the above example). Because these enrollees are not considered "late entrants", any late entrant benefit reductions are not applied and they will still be required to meet the plan's waiting periods, if any.

Enrollment forms can be sent to our New Enrollments Department via mail, fax, email or online:

New Enrollments Department
BEST Life and Health Insurance Company
 2505 McCabe Way
 Irvine, CA 92614
 Fax: (949) 724-1603.
 E-mail: cs@bestlife.com
 Online application at www.bestlife.com.

For any questions about how the open enrollment process works, please call our Customer Service Department at 800.433.0088 (Monday through Friday, 7am to 5pm PST) or via email at cs@bestlife.com.

■ NETWORK CHANGES

In order to provide the best network coverage, BEST Life has made the following changes:

- Nevada – IndemnityPlus now has access to the DDS network
- Arizona – will now use the Dentemax network

These changes have gone into effect November 1, 2008.

■ 2009 ANNUAL ADJUSTMENTS FOR HSA-COMPATIBLE HIGH DEDUCTIBLE HEALTH PLANS

HDHP Minimum Deductible	2009	2008	2007
Single Minimum Deductible	\$1,150	\$1,100	\$1,100
Family Minimum Deductible	\$2,300	\$2,200	\$2,200
Out-of-Pocket Expenses	2009	2008	2007
Single Annual Minimum	\$5,800	\$5,600	\$5,500
Family Annual Minimum	\$11,600	\$11,200	\$11,000
HSA Maximum Contributions	2009	2008	2007
Single Annual Contribution	\$3,000	\$2,900	\$2,850
Family Annual Contribution	\$5,950	\$5,800	\$5,650

■ ARE YOU TAKING ADVANTAGE OF BEST LIFE'S ONLINE FEATURES?

BEST Life has a confidential online system where you can access your book of business. It is called "Gateway", and it accessible through the BEST Health Plans website.

Just login and you'll get access to:

- Your book of business, which includes information on:
 - ✓ Cases paid on time
 - ✓ Terminated groups
 - ✓ Groups who are late on payments
 - ✓ Enrollment information
 - ✓ Group details (group's effective date, coverages purchased, and customer number, premium amounts and payment due dates)
- Commission information
- Forms

To obtain a login and password, contact our Customer Service Department.

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2505 McCabe Way
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www.besthealthplans.com