

✓ VOLUNTARY DENTAL GROUPS HAVE A NEW INCENTIVE

Effective April 1, 2009, BEST Life will offer voluntary groups who demonstrate above 60% participation employer-contributory rates.

We have also amended our Underwriting Guidelines to better explain our contribution rules. Instead of "employer-sponsored", we are now using "employer-contributory". Employer-contributory plans require 50% or more employer contribution (for employees only). Anything less than 50% is considered to be a voluntary plan.

Please visit our Sales Tools webpage for updated Underwriting Guidelines.

✓ ANNUAL BROKER SURVEY RESULTS

Every year, we survey our brokers for feedback on the company. This year, participants were entered into a drawing to win an iPod Touch. Out of the thousand of brokers we invited, 20% participated in this nationwide survey. Here are some interesting results we would like to share with you:

- **Voluntary Dental Sales.** While it's expected to see enrollment in voluntary plans rise, 64% said voluntary sales make up less than 10% of total dental sales. 12% said it made up 11-20%.
- **Factors for why a group chooses a dental plan.** These factors were ranked in the following order of importance:
 1. Rates
 2. Quality of Customer Service
 3. Dental PPO Network Size
 4. Generous Benefits
 5. Number of Plan Options
 6. Brand Recognition
- **Satisfaction with BEST Life's Dental Products.**
 - » 71% agreed/strongly agreed that BEST Life's dental plan pricing is reasonable in relation to quality
 - » 74% indicated they would definitely sell BEST Life products again
- **Commissions/Service Fees.**
 - » 10% was the most common percentage paid, followed by 5%
 - » 49% indicated they preferred the commission/service fee schedule remained the same percentage regardless of year or group size
 - » 19% preferred that the first year they are paid more than 10%, then 10% the following year
 - » 15% would rather pay more than 10% the first, and then stay at 10% if book of business included 3 or more; or reduces to less than 10% if number of groups is not met.



BEST Life is not currently looking to change our service fee schedules.

- **Social Media.**
 - » 27% use Facebook
 - » 15% use LinkedIn
 - » 10% use MySpace
 - » 7% blog
 - » And only 2% use Twitter

We want to thank everyone who participated. It really helps us to know what we can do to make BEST Life a good fit for your business.

■ EYEMED VISION DISCOUNT PLAN: HOW DOES IT WORK AGAIN?

Members who enrolled on a BEST Life Vision and/or Medical plan will receive a flyer along with a Summary of Discounts with their BEST Life vision/medical ID card. To obtain the discounts, members bring their BEST Life ID card to a provider within the EyeMed Advantage network. Once identified as a BEST Life member, the provider applies the discounts at the time of purchase.

The plan includes discounts for exams, lens options and add-ons (such as UV coatings), contact lens and even laser vision correction.

The discounts are available through EyeMed's network of more than 20,000 vision care provider locations nationally. EyeMed's network includes thousands of independent providers as well as the nation's top optical retail brands: LensCrafters®, Target Optical®, Sears Opticalsm, JC Penny® Optical and Pearle Vision. More information about EyeMed can be obtained from their website: www.eyemedvisioncare.com.

Any questions regarding EyeMed's network or discounts should be directed to EyeMed.

■ NOTES FROM UNDERWRITING

Refer to our submission checklists, which are posted on the BEST Health Plans website under Sales Tools. Our checklists are easy to follow and list everything you need to complete a case for submission.

Use the right forms. BEST Life offers an enrollment form for groups who have dental only, and a dental/vision enrollment form for groups who have both dental and vision. Using the right form ensures that the proper information is being completed for the appropriate plan.

Submit the case only if the applications are fully completed. Any incomplete applications will require follow-up and can delay the process. Remember to check the applications for completeness and that all vital information has been provided. The number of employees on the payroll is especially important.

Make sure proposals match the actual count of employees enrolling. When the proposal does not match actual enrollment, Underwriting spends more time verifying the information so that mistakes are not made. This can be a hassle when a group is in a hurry to have their coverage go into effect.

BEST Life staff is available to assist you. If you have any questions about a case you submitted, please contact Heidi Lazar, Underwriting Coordinator at 800.433.0088 or at hlazar@bestlife.com.

✓ ALASKAN GETAWAY REWARD

Just a reminder that our Alaskan Getaway Reward is expiring soon! It will come to an end on May 29th, 2009. While no enrollment is necessary to participate, eligibility will be based on agents who sell a minimum of \$400,000 in annualized new case premiums. Happy selling!

✓ JOINING THE SOCIAL MEDIA COMMUNITY

After learning how Social Media is used to reach out to clients, we've decided to hop on the band wagon. In case you're wondering what social media is, here is an explanation along with how we intend to use it. Some of these are helpful to brokers, others of more use to clients and members:

There has been a great move from the Internet that "only supplies information" to an Internet where people can interact with others. Think YouTube, MySpace, Facebook, Twitter, Blogs, LinkedIn and any other online service that gets you to interact with other people. There are so many of them out there, that the easiest way to find out about them is to Google them.

Twitter is a micro blog that lists real time postings on anything within 140 characters. We aim to post information we think the broker can use. We've posted articles from US News, Employee Benefits Advisor, the New York Times, and referred to websites and blogs we think you or your clients may find interesting. Some of our Sales Representatives are also on Twitter. It's free to open an account. Just check us out at: www.twitter.com/BESTLifeNews

Business idea: go to <http://search.twitter.com> and search for Dental Insurance. You will get a list of people who are talking about dental insurance within the last few seconds of your search. You will be surprised to find how many people are looking for affordable dental insurance.

LinkedIn is a business version of Facebook. BEST Life has a Group on LinkedIn called BEST Life Insurance. The purpose of the group is to promote affordable insurance for small businesses. We plan to host discussions on anything about this topic, but you can also share articles or start a discussion yourself. Just go to LinkedIn and ask to join our group.

In February we launched our **blog**, which can be linked to from our homepage. This is a company blog for our employers and members. We hope it provides direction on company policies and practices, as well as promoting wellness and addressing any concerns that pop up. <http://bestlifeinsurance.wordpress.com>.

Lastly, our members can find a great source of wellness information on the **BEST Life website**. We've added a directory of online communities where anyone can join to compare experiences with others. We've also updated our General Health webpage to include important online tools, like how to get coverage after a job loss. http://www.bestlife.com/healthwellness_members.html

While flyers to communicate some of these to our members and clients are currently in the works, please feel free to check all of these services and share them with your clients.

✓ EXPAND YOUR REACH WITH BEST LIFE'S ONLINE SALES TOOLS

Click on the "Sales Tools" link on the BEST Health Plans website, and you've got yourself a portfolio of marketing materials that you may need for your sales or enforce groups.

Access Sales Tools for:

- Underwriting Guidelines
- Information on services we provide
- Agent Appointment Forms
- Marketing materials for clients including:
 - » A company overview brochure for prospective clients
 - » Educational flyers for members
- Renewal Letter Stuffers – that can be customized to include your contact information
- Customizable General Agent Communications



If there is an item that you would like us to add to this website, do not hesitate to contact your BEST Health Plans Sales Representative at 800.237.8543, or your General Agent. We're here to help!

■ 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.

BEST Life
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