



Our Enrollment Forms Have Been Updated

In order for Medicare to properly coordinate Medicare payments with other insurance and/or workers' compensation benefits, the Federal Government is now requiring insurance carriers to collect the Social Security Number of subscribers and their dependents.

Effective July 1st, 2009, BEST Life will require Social Security Numbers for dependents enrolling in a medical, dental or vision plan.

Updated employee enrollment forms are currently posted on the BEST Health Plans website. Please discard any old forms you have and make sure your clients use the new forms when they enroll their employees or dependents.

An original notice was sent along with your June Commission statements. We've also sent a notice explaining this change to your clients along with their June billing statements. If you have any questions about any of the above, please contact the BEST Life Customer Service Department at 800.433.0088.

Updated Enrollment Forms can be downloaded by visiting:

www.besthealthplans.com/forms_brokers.html



Putting the Focus on Existing Clients



The economy has provided an opportunity for businesses to reevaluate their healthcare needs. While this can help you acquire new business, it also provides an opportunity to offer your existing business more products.

Here are a few ideas you can share with your groups regarding BEST Life products:

1. Adding another line of coverage may qualify the group for bundled discounts off of vision and dental premiums.
2. BEST Life's Group Term Life products offer competitive rates, which can meet or beat their renewal rates.
3. Plan consultation is available through our Account Management Department to discuss alternative options and offers.

We also provide customizable renewal flyers on the BEST Health Plans website, just click on Sales Tools and look for Client Renewal Materials. If you do not see what you need, contact your BEST Health Plans Sales Representative. We are here to help and can accommodate your needs.

Client E-book Offers Cost-Savings Ideas

In an effort to help you demonstrate to your clients how BEST Life's plan designs can recession proof their employee benefits program, we've created an e-book and posted it on our BEST Health Plans website. To download a copy, go to the Sales Tools web page and click on "Economical Plans for Economical Times: Ideas for Recession Proofing Your Group Insurance".

Please note that the e-book focuses on our medical, dental, vision and life products.

■ *New Relationship with Gerber Life*

BEST Life entered into a business relationship with Gerber Life to offer Group Term Insurance in all 50 states. This provides the opportunity for your clients to purchase Group Term Life insurance, administered by BEST Life, on Gerber Life rated paper. For more details, contact our Life Insurance Specialist, Kathy Kruska at 800.237.8543, ext. 115, or via email at kkruska@bestre.net.

■ *New Secondary Dental PPO Network*

You may have heard that BEST Life's dental plan members have a secondary PPO network. When dental plan members are outside their primary network's coverage area, and they do not already have DenteMax, they can get services covered at in-network benefit levels and receive discounts if the dentist is contracted with DenteMax.

Dental ID card packets now include a member flyer, which explains how members can locate a DenteMax provider if they cannot locate a primary network dentist.

BEST Life's claims system was also reprogrammed to automatically search for provider matches in a member's primary network or in the DenteMax network. Discounts are then applied to the claim based on the network the provider is in.

This feature is available to PPO and IndemnityPlus dental members.

■ *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 plans.

Submit the case along with fully completed applications. Incomplete applications may require a follow-up call and may delay the underwriting process. To prevent delays, 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.

Have proposals match the actual count of employees enrolling. BEST Life's rates are based on actual enrollment. If the submitted proposal does not match actual enrollment, further verification will be necessary and will delay the underwriting process.

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.

Help your Clients Term Coverage for Employees or Dependents the Right Way!

Along with May, June and July's Billing Statements, we've sent a flyer that explains how your clients can term coverage for an employee or dependent.

We advise clients to notify us of the need to term coverage as soon as they are aware of the need. The easiest way to notify us is by submitting a termination online through our confidential online administrative system.

They can also download a fill-able form in Word and email that to our Customer Service Department at cs@bestlife.com

In an effort to make things easier for your clients, we have revised the Termination Request form to capture email addresses. This will help us notify the member and employer when we have processed the termination.

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:



- Underwriting Guidelines
- Information on services we provide
- Agent Appointment Forms
- Marketing materials for clients and 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 Life Sales Representative at 800.237.8543, or your General Agent. We're here to help!

Reminder of Administrative Changes

Billing Schedule – Billing statements are now issued on the 1st of the month and payment will be due by the end of the month.

Service Fee Payment Schedule - Service Fee Statements will be mailed in the beginning of the month for the previous month's premiums.

Initial Billing for New Clients – Because BEST Life bills one month in advance, New Client Kits will contain the first and second months' invoices. Premiums for the second month will be due by the end of the first month of coverage, even if the group has a 15th effective date. To avoid delinquency fees, please make sure payment is received by us before the 10th of the second month.

For example, if a group's effective date is August 15th, they will receive August and September's invoices in their New Client Kit. September's invoices will be due by August 28th, and will be considered delinquent if payment is not received by September 10th.

For any other billing questions, please contact BEST Life's Customer Service Department at 800.433.0088 (Monday through Friday, 7am to 5pm PST) or via email at cs@bestlife.com.

■ *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, 2009 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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**2505 McCabe Way
Irvine, CA 92614
800.433.0088
www.bestlife.com**

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