

Group Term Life offered through Gerber Life?

That's right! You can offer your clients Group Term Life insurance through Gerber Life. The same underwriting rules and pricing apply, and you can offer your clients the same plan options BEST Life offers. The only difference is that the plan will be offered through Gerber Life Insurance Company (rated "A-Excellent" by AM Best) and is available to groups with 10 or more enrolling in all 50 states.



Gerber Life
Insurance Company

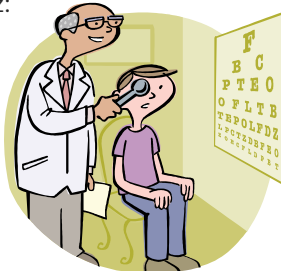
- Rates recently reduced by 25%
- Available as voluntary or employer-contributory
- All policies include AD&D and supplemental insurance options
- The following benefits available depending on group size and employer contribution:
 - **Seat Belt & Air Bag:** extends AD&D benefits when accident includes use of a seat belt and/or air bag; benefit pays 20% to \$25,000, whichever is less;
 - **Critical Care Insurance:** provides a single payment upon diagnosis of a covered illness (heart attack, stroke, cancer, or kidney failure);
 - **Cancer Care:** pays a lump sum benefit upon initial diagnosis;
 - **Day Care Benefit:** for surviving children under the age of 13;
 - **Exposure and Disappearance:** extends AD&D benefits to include accidents where an insured is exposed to an element or disappears;
 - **Repatriation of Remains:** covers the expense of transporting mortal remains to the insured's primary residence when 100 miles away from home;
 - **Accelerated Death Benefit:** pays 75% up to \$250,000, 12 months or less prior to the death of an Insured.

Plan availability may vary by state. For more details, contact our dedicated Life Insurance Specialist, Kathy Kruska at 800.237.8543, ext.115, or via email at kkruska@bestre.net.

Why Vision Plans Deserve a Second Look

Vision benefits can be an effective form of preventive care. To illustrate how effective, consider the following short quiz:

1. If you experienced blurry vision, you would...
 - a. Get a physical exam
 - b. Get your eyes checked
2. Blurry vision is a symptom of:
 - a. Diabetes
 - b. Stroke
 - c. Glaucoma
 - d. Hypertension
 - e. All of the above



The answer to the second question is "e.". Now consider this: In 2007, 5.7 million Americans did not know they had diabetes*. Sometimes blurry vision is the only noticeable symptom of diabetes. Imagine how many could have been diagnosed by getting their eyes checked!

Diabetes is just one example. Comprehensive eye exams can also diagnose early symptoms of high blood pressure, cardiovascular disease, and multiple sclerosis. All costly diseases, if left untreated.

When eye exams can effectively diagnose such diseases, it is easy to see how vision benefits may provide value to employers.

Vision plans are affordable, too! For as little as \$5.88** you can offer a BEST Life Vision PPO plan with a \$10 eye exam co-pay. To learn more about the vision plans we offer, request a Sales Brochure today.

*Source: 2007 undiagnosed diabetes statistics. Centers for Disease Control and Prevention: http://www.cdc.gov/diabetes/pubs/pdf/ndfs_2007.pdf

**\$5.88 is the employee rate for a 2B Vision PPO plan for a group with 10 employees enrolling in Indiana. Frames covered every 24 months, exams, lenses and contacts are covered every 12 months.

New Medical Family Deductible Option

BEST Life now has an embedded deductible option for the Health Solutions High Deductible Health Plans.

Starting with June effective dates, employers can now choose between an aggregate or embedded family deductible.

What is the difference between the two?

With an Aggregate Family Deductible, the family collectively meets the family deductible amount before benefits are paid.

With an Embedded Family Deductible, one person can meet the individual deductible amount before benefits are paid (for just that family member). Everyone else in the family will meet the family deductible amount before benefits are paid.

Medical plans are available in AZ, GA, ID, IL, IN, MO, NV, OH, OK, TN, TX, & UT.

10 million people enrolled in High Deductible Health Plans!

A January 2010 census by the association, America's Health Insurance Plans (AHIP), reported that a High Deductible Health Plan covered 10 million people.

Out of 10 million people, large-group coverage rose 33 percent between January 2009 and January 2010. Small group coverage grew 22 percent.

The annual report included information from 93 health insurance companies and their subsidiaries.

Take advantage of this growing trend – offer a BEST Life High Deductible Health Plan today!

2005-2010 HAS/HDHP Enrollment Trends:

Year of Report	Enrolled
January 2010	10,009,000
January 2009	8,013,000
January 2008	6,100,000
January 2007	4,532,000
January 2006	3,168,000
March 2005	1,031,000

Source: 2010 AHIP HSA/HDHP Census.

Publication: AHIP Center for Policy and Research. January 2010 Census shows 10 million people covered by HSA/High-deductible health plans. May 2010.

<http://www.ahipresearch.org/pdfs/HSA2010.pdf>

New Summer Bonus Programs for Agents

Get Ahead Bonus Program

(Valid for June through September 2010 effective dates)

With this monthly bonus, you will receive \$5 for each employee enrolled in a new medical or dental group. Groups with 5 or more employees enrolling qualify.

Customized plans are excluded. Bonus is limited to a \$125 maximum per group.

20/20 Summer Sale

(Valid for July through October 2010 effective dates)

Double your focus on Life and Vision sales and we will double your Service Fees for the first year of enrollment!

Product	10+ Group Term Life	10+ Vision PPO or Access Vision
1 st Year Service Fee	20%	20%
2 nd Year/Renewal Service Fee	10%	10%
Benefits	<ol style="list-style-type: none">1. Recently reduced rates by 25%2. AD&D and supplemental insurance options3. Seat Belt and Air Bag Benefits, Accelerated Death Benefit, Critical Illness, Cancer Care benefits available*4. Offered as Employer-contributory or Voluntary5. 2-year rate guarantee	<ol style="list-style-type: none">1. Vision plans for as little as \$52. EyeMed discounts on eye exams, eye wear, and additional lens options included with purchase of BEST Life vision plan3. Offered as voluntary or employer-contributory4. 2-year rate guarantee for Access Vision plans

*Plan availability varies by state, group size and employer contribution.

New Summer Promotions for Clients

Group Term Life Trade-In Program

(Valid for 2010 effective dates)

Eligible groups can trade-in their current Group Term Life plan for a BEST Life plan – and receive up to a 15% reduction and an initial 2-year rate guarantee!

Group Term Life offered through Gerber Life

Offer your clients a BEST Life Group Term Life plan through Gerber Life (AM BEST rated A). Available to groups with 10 or more enrolling, this option is available in all 50 states.

Vision Discount Program

(Valid for 2010 effective dates) (Not insurance)

Our EyeMed Vision Discount Program offers discounts for eye exams, lens options and add-ons, contacts and even laser vision correction.

Included with the purchase of a BEST Life High Deductible Health Plan, a BEST Life dental plan with orthodontic benefits, or the purchase of multiple BEST Life plans*. Groups with 2-4 employees enrolling will also receive the vision discount program with the purchase of a BEST Life dental plan.

*Must include a BEST Life medical plan.

Bundle & Save Discounts

(Valid for 2010 effective dates)

1. Dental + Life* or Vision plan = 1% dental rate reduction
2. Dental + Life* + Vision plan = 2% dental rate reduction
3. Dental + Medical = 3% dental rate reduction

Dental groups with 5 or more employees enrolling qualify. Only one bundled discount can be applied to a group. In cases where more than 2 lines of coverage are purchased, the greater qualifying discount will apply.

* Only group term life policies with a minimum guarantee issue of \$25,000 for 5-9 groups, and \$50,000 for 10+ groups.

This flyer does not guarantee the accuracy of the information herein. The terms and conditions of the promotions and bonus programs are subject to change without notice. One promotion per group is allowed.

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.

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, 2010 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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