

■ REVISED UNDERWRITING GUIDELINES

Last May, BEST Life decided to relax our dental underwriting and expand the 2-year initial rate guarantee option to voluntary groups and 5-9 employer-sponsored groups. The decision was based on several factors: the rising demand for voluntary benefits*, the streamlining and simplifying of BEST Life's underwriting and administrative processes, and to make it easier for you to offer a BEST Life dental plan.



These enhancements took effect with June 1, 2008 effective dates and the new waiting period waiver is being applied to in-force business that meet the requirements.

2-year Initial Rate Guarantee Options

- Voluntary dental groups with 5-50 employees enrolling
- Employer-sponsored dental groups with 5 or more employees enrolling

New 10+ Waiting Period Waiver Rule

- The 12-month waiting periods for Major and Ortho Services automatically waived for all employees in employer-sponsored groups with 10 or more employees enrolling – proof of prior coverage not required

If you need an updated copy of our Underwriting Guidelines one is available on our website. Just log on to www.besthealthplans.com and click on "Sales Tools".

* According to a 2007 National Association of Dental Plans report, 69% of consumers now pay at least a portion of their dental premiums. Employers are finding that instead of eliminating ancillary benefits altogether, they can share the cost of premiums with their employees and still offer great benefits.

■ INTERVIEW WITH A BEST LIFE WRITING AGENT

We've asked Steve Wilson, who is an insurance agent from Nevada, to share why he enjoys writing cases with BEST Life. Here is what he had to say:

Q. How long have you written with BEST Life?

A. For over 10 years.

Q. What are your top reasons for writing with BEST Life?

A. Rates, the benefits, and the outstanding service from my BEST Life Sales Rep.

Q. What gives BEST Life an advantage that other competitors do not have or offer?

A. Rates are one, but the main advantage is that BEST Life has no long hold times on the phone. BEST Life is easily accessible by phone for claims and administrative issues.

Q. Why would you recommend us to other brokers?

A. We have had our issues with BEST Life, but they are few and far between. Overall, I would have to say that BEST Life is in the top 3 carriers we work with as far as ease of underwriting and administration goes. BEST Life's rates are great and the customer service level is right up there with the best, it really is.

■ NETWORK NEWS

BEST Life has expanded our medical PPO network options to include:

- Idaho Physicians Network – available for Idaho residents only
- Health Smart – available nationally
- Beech Street – available through Health Smart for Utah residents only
- First Health – available nationally
- Cofinity – acquired PPOM and still offers Indiana residents the same network access

A quality provider network is always important to us. Networks are required to meet high standards of care before they can be contracted with BEST Life – and we continually analyze each market and state to ensure that our members have access to a good selection of providers. If you have any questions about our networks, please contact your BEST Life Representative.

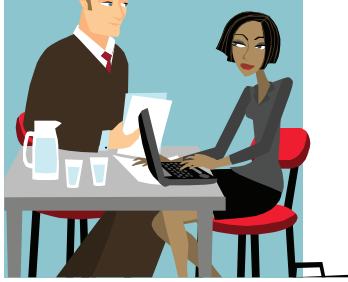


■ ONLINE QUOTING ENGINE

Get instant quotes for our Dental, Vision and Life products whenever and wherever! All you have to do is sign-up for a login and password by logging on to www.besthealthplans.com and clicking "Online Quotes". For medical quotes, please contact your BEST Life Sales Representative or General Agent.

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

Launched in late May, BEST Life has added "Sales Tools" to our BEST Health Plans website. This link is your gateway to marketing materials that you may need for your sales or in-force 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

In addition, our New Case Turnaround Time is now available online. This posting is located on the BEST Health Plans home page and explains how quickly we underwrite and issue completed cases on a monthly basis. While the New Case Turnaround Time is updated monthly, our Claims Turnaround Time is updated on a weekly basis to provide you with the most up to date information.

BEST Life is dedicated to providing you quality service. If there is an item that you would like us to add to this webpage, do not hesitate to contact your BEST Life Sales Representative at **800.237.8543**, or your General Agent.

■ 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: 9497241603.
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.

■ COINSURANCE OPTION HIGHLIGHT

Did you know that BEST Life offers a 100/70 coinsurance option for our Health Solutions II medical plan? This coinsurance level is perfect for employers seeking a health plan richer than the 90/70 standard.

Our Health Solutions II medical product offers a broad range of co-pay, deductible and coinsurance combinations. Designed in an à la carte format, you can construct a medical plan to custom fit your clients' needs.

If you would like to learn more about the medical plans we offer, log on to our website at www.besthealthplans.com for a downloadable PDF of our medical brochure. You can also request new marketing materials from your BEST Life Sales Representative or General Agent.

BEST Life Medical plans are sold in AZ, GA, ID, IL, IN, MO, NV, OH, OK, TN, TX and UT.

■ EOB ENHANCEMENTS

BEST Life has recently added some more information to our EOBs. They now include the deductible amounts satisfied by both the individual and family for in- and out-of-network services. Our EOBs are designed to be as user-friendly as possible, and we believe that this new enhancement will help better explain how we pay claims to our members.

BEST LIFE
BEST Life and Health Insurance Company

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