



New Market Area Announcement: BEST Life plans now available in Pennsylvania

BEST Life has expanded its group insurance offering to the Pennsylvania market! Available for January 2011 effective dates, Pennsylvania employer groups may purchase dental PPO/indemnity, vision PPO/indemnity or group term life plans from BEST Life.

BEST Life dental plan participants will have access to CONNECTION Dental as the primary network. DenteMax will be available as a secondary network. Vision PPO plan participants will have access to EyeMed's national network of vision care providers.



Medical Bonus Programs for Agents

New Medical Case Bonus Program

(Valid for October 2010 through May 2011 effective dates)

Sell a new medical group with 5 to 14 enrolled employees and earn \$200. Sell a new medical group with 15 to 50 enrolled employees and you will earn \$400.

Plus, for every 4 medical cases sold with 10 or more enrolled employees, receive an additional \$300!

There is no limit to how many bonuses may be achieved. Maximum loaded cases are not eligible for this bonus.

Promotions for Clients

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. Contact Kathy Kruska for more information.



Vision Discount Program - Sell More Vision!

(Valid for 2011 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 all through a network of EyeMed providers. The vision discount program complements BEST Life's medical, dental and vision plans and provides participants significant savings on vision care.

Included with the purchase of any medical, dental or vision indemnity plan.

Bundled Coverage Savings Program

(Valid for 2011 effective dates)

For groups with 5 or more employees enrolling only

Groups can save more on their benefits program when they purchase additional lines of coverage through BEST Life:

Medical plan with the purchase of	Medical Premium Reduction
Life	-1%
Life, Dental or Vision	-3%

Dental plan with the purchase of	Dental Premium Reduction	
	Up to 49% participation	More than 50% participation
Life or Vision	-1%	-2%
Life + Vision	-2%	-3%

One bundled discount per group is allowed. Where a dental and a medical plan are purchased, the greater qualifying discount will apply. Medical premiums will not be reduced below the minimum rate band permitted by applicable state law. Maximum loaded medical cases are not eligible for the medical premium reduction. Dental plan participation applies to eligible employees only. Group term life policies must have a minimum guarantee issue of \$25,000 per employee to qualify.

The terms and conditions of the promotions and bonus programs are subject to change without notice. One promotion per group is allowed.

BEST Health Plans Appoints New Sales Manager

You may already know our new Sales Manager. After many years as a successful Sales Representative, Jennifer Bolton has been promoted to Sales Manager. In 2011, Jennifer will oversee the BEST Health Plan's Sales Department and sales activity for all 39 markets. We congratulate Jennifer Bolton and wish her the most of success.



Meet Kathy Kruska, our Group Life Specialist

As BEST Life's and BEST Re's Group Life Specialist, Kathy Kruska provides the

expertise needed for your Term Life accounts. Kathy has over 25 years of Group Term Life Insurance experience, including 18 years working in the Stop Loss industry. She has worked for Unum, Canada Life, US Benefits and Cairnstone (now Munich Re) and brings valuable knowledge to our team. Through Kathy, BEST clients obtain competitive life quotes using BEST Life and Gerber life insurance companies. Kathy works collaboratively to build your life business. She is a great contact to have for all of your Group Term Life needs.

Kathy Kruska
Group Life Specialist
6800.433.0088, ext. 115
kkruska@bestre.net

New Bonus Program for Pennsylvania Writing Producers:

Pennsylvania Dental Bonus Program

(Valid for January 2011 through May 2011 effective dates)

Sell your first new business dental group with 10 or more employees enrolling and receive \$100. Earn \$200 by selling a second case.

Groups must be located in Pennsylvania to qualify.

For product information or to obtain a quote, please visit our website at www.besthealthplans.com, contact a BEST Health Plans Sales Representative or your General Agent.

Health care costs increased again. Got Medical Stop Loss?

In Kaiser Family Foundation's Employer Health Benefits 2010 Annual Survey, the average cost of single and family premiums rose about 5% and 3% higher compared to 2009, respectively. However, the average premiums for large firms (200+ lives) with self-funded programs were 5-6% lower than those with fully insured programs, demonstrating that self-funded plans can help reduce health care costs for employers.

As businesses look to self-insurance as a way to save on costs, you may find yourself in need of medical stop loss products. BEST Life's sister company, BEST Re, can offer you responsive, viable and innovative solutions to meet your client's stop loss insurance needs.



BEST Re has provided medical stop loss for self-funded companies since 1978. As a full service managing general underwriter, BEST Re can provide a full range of specific and aggregate stop loss products and a full staff of actuarial, administration, claims, marketing and underwriting professionals.

To learn more or to obtain a quote, please contact Carolyn Shepherd, BEST Re's Sales and Marketing Director at 877.868.5775, ext 225 or via email at cshepherd@bestre.net. You can also visit www.bestre.net.

Source: Employer Health Benefits 2010 Annual Survey, The Kaiser Family Foundation and Health Research & Educational Trust, September 2010. <http://www.kff.org/insurance/090210nr.cfm>

New Dental Plan Enhancements for BEST Life Clients

As of November 1, 2010, BEST Life's dental plans include new enhancements. These include coverage for:

- Posterior Composites: covered along with anterior composites and fillings.
- Implants: Covered as a major service, your plan covers implants once per lifetime per site, for patients over age 16, as an alternative to a fixed prosthetic (bridge or crown). This benefit includes:
 - Surgical placement of implant, where the bone and soft tissues are sound and healthy;
 - Implant supported prosthetics;
 - Bone grafting and tooth extractions; and
 - Implant maintenance.
- Intravenous Sedation: Covered as an alternative to general anesthesia, for partial and complete bony impacted extractions only.
- Limited oral exam: Covered as a basic service, once per 6 months.
- Periodontal exam: Included with periodontics, not in addition to a routine oral exam.



We've also created a new member flyer that explains what the enhancements are and how they are covered. This flyer can be provided during open enrollment or upon renewal. To download a copy visit the Sales Tools web page on the BEST Health Plans website and look for the Member Flyer called "About Implants and Posterior Composites" under the Member Literature section.

What is a Dental Implant?

A dental implant is a natural-looking artificial tooth that is connected to the jawbone with an anchor and a post. Used to replace a missing tooth or teeth, or to prevent jawbone loss, dental implants can be used in place of a bridge or denture. Because dental implants require the jawbone to grow around the anchor that holds the implant in place, dentists may recommend this type of restoration to patients who have stable bone structure. Oral surgery may be required and the entire procedure can take anywhere from three months to six months or longer.

2011 HSA Medical Plan Contribution Limits

The Internal Revenue Services has decided that the same contribution limits used for 2010 will be used for 2011:

Benefit Limit	Single Plan	Family Plan
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
Maximum Contribution Limit	\$3,050	\$6,150

Source: Internal Revenue Bulletin: 2010-23; access online on November 29th at: http://www.irs.gov/irb/2010-23_IRB/ar09.html#d0e2066

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

BEST Life and Health Insurance Company

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