

Future Quote Engine Enhancements to Provide Unique Advantage

The future is coming to BEST Life, and it's almost here! In early October, we launched a new online quoting tool. What you may not know is that this quote engine is just the beginning. Besides providing quotes, our online system will take a group through underwriting from start to finish – and offer some pretty cool online capabilities that benefits you and your clients:

- Faster new case turnaround times;
- One central system for information;
- Quoting capability for all products;
- Enhanced billing – electronic billing and payment methods (including credit card), one bill for multiple products;
- Electronic Administration – online enrollment, changes and terms;
- Broker's Book of Business – electronic commission statements, and electronic payment.



Our online quoting tool will offer you a unique advantage. We are consolidating all our business functions into one web-based interface system. Instead of being isolated from our administrative system, our online quote engine will connect directly to it. This will allow all the groups you enter to carry over from underwriting to all the other aspects of our business in REAL time.

The end result is more business to add to your books in a shorter amount of time. Add in the personal service we offer, and you can see why BEST Life's products are a good fit for your business.

Lastly and most importantly, we want to thank many of you who have provided us with feedback and suggestions over the years. It was your insight that led us to this opportunity, and without your input we would not be at this exciting point in our company's history.

Using Dental Insurance to Open the Door to Opportunity

Dental insurance may not be on everyone's radar, but that can be a good thing! With the right strategy, you can use dental insurance to win new clients.

Let others focus on medical. Everyone's got their eyes on health insurance, and in many cases, selling a medical plan is the top priority. In cases where you are not the broker of record, use dental insurance as a tactic to get your foot in the door.

This can really pay off when the client really likes their experience with your services. They may consider placing all their coverages through you at renewal time.

Tap into the dental niche. There are more companies who offer medical compared to those who offer a dental plan. This niche has potential to bring in new clients and expand your book of business.

Take advantage of change. Businesses change and so do their needs. Dental insurance can play a vital role in employee retention and attracting talent. A company that did not initially offer dental, later on may realize they need to in order to grow. A company offering a base dental plan may need to upgrade their coverage to retain talent.



■ Colon Cancer Testing Now Covered by Preventive Care Benefit

Effective November 2, 2009, BEST Life now includes Colonoscopies under the preventive care benefit on the Health Solution II and High Deductible health plans.

Colorectal cancer is the third most common cancer diagnosed in men and women in the U.S. According to the American Cancer Society, Colorectal cancer has caused 49,920 deaths in this year alone.

Cancer screening has proven to be a very successful tool, resulting in a steady decline in deaths caused by colorectal cancer.

For more details on this benefit, please contact your BEST Health Plans Representative.

■ BEST Life Now Offers Vision PPO

BEST Life has partnered with the EyeMed PPO network to offer a BEST Life comprehensive vision PPO product.

Launched in July, this vision product has an extensive menu of in-network benefits, including additional lens options like UV coating, tints, polycarbonates, and scratch resistance as eligible expenses.

Other plan highlights include:

- Employer-sponsored or voluntary
- Access to 21,000 eye care center locations nationally
- Network includes optometrists, ophthalmologists, opticians, private practices and optical retailers (LensCrafters®, Target Optical®, Sears OpticalSM, JC Penny Optical®, and most Pearle Vision locations)
- Materials only plans available upon request

For more details, visit our website at www.besthealthplans.com or request a brochure.

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Let dental be your purple cow. Dental insurance can be more than another insurance product, it can be an opportunity to differentiate yourself from your competitors. Stand out by bringing something other than medical to the conversation table.

Reasons why a business owner should consider offering dental insurance to their employees:

- **Dental insurance keeps employees healthy.** People who do not have dental coverage are 2.5 times more likely not to visit their dentist. Resulting in delaying care until it's an emergency. (Source: 2007 National American Dental Plan ("NADP") Consumer Survey)
- **Dental insurance increases productivity.** Working Americans lose an estimated 164 million hours annually to treating dental disease or to dental visits. That includes the time parents take to attend to the needs of children with dental-related illnesses. Healthier teeth result in less time spent in the dental office. (Source: The U.S. Surgeon General's 2000 report on oral health)
- **Preventive dental care saves employees money.** Every \$1 spent on preventive dental care saves \$8 to \$50 on restorative and emergency care. Restorative and emergency procedures can be very costly and sometimes requires more than one visit to the dentist to be completed. (Source: The American Dental Hygienists' Association)

New Quoting Process

With the new online quoting engine, the way you quote has changed. To make your transition an easy one, we are highlighting some of these changes in an effort to keep your online quoting experience a smooth one:



New Login and Passwords

A new login and password will be required to start using the new quote engine. To request one, click on the "Get Quotes" button on the BEST Health Plans homepage and select the "New User?" link found on the login page. This link will take you to a form. Once this form is completed and submitted, we will process your request and send you a notification by email.

Requesting Effective Dates

The online quote engine will accept quotes up to the day of the requested effective date. Once that date is no longer available, the quote engine will automatically select the next available effective date for you.

Once you submit a quote, you will have up to 7 calendar days after the requested effective date to submit new case applications to Underwriting. Any applications received after the 7 calendar days ends will change the effective date, and the next available effective date will apply.

Please note that once a quote is submitted, the plan designs selected will be locked in for that quote and for that effective date. Changing the plan design will require submitting a new quote and may require a new effective date. For this reason, we encourage you to include more than one plan design with your initial quote.

New Premium Deposit Statement

The approval letter has been redesigned to provide a more complete, detailed statement of the premiums the group has selected. The Premium Deposit Statement for medical groups will require the group's signature.

Adding Coverage to Inforce Groups

Quotes for adding coverage to an existing group are handled by Account Management and should not be submitted through the online quote engine.

Which Products Are Available For Quoting?

Medical, Dental, and Vision products are all available to quote online in states where BEST Life offers these products. Vision PPO and Life products will be part of a future roll-out and are still available for quoting offline.

■ New Group Term Life Plan offers more Rider Options

BEST Life Gold is our new enhanced Group Term Life policy available to groups with 10 or more employees enrolling on an employer-contributory basis. With a Gold Term Life policy employers can elect to provide employees with more than the basic coverage:

- **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;
- **Accelerated Death Benefit:** pays a lump sum benefit prior to the death of an Insured.

Our AD&D benefit has also been expanded to include Seat Belt and Airbag Benefits for our Gold and Silver plans.

For more information about these plans, contact your BEST Health Plans Sales Representative at 800.237.8543 or your General Agent for an updated Sales Kit.

BEST Life Gold, Silver and Bronze plans are available in AL, AZ, CO, GA, IL, KS, MI, NE, NV, OH, TX, UT AND WY. Currently pending approval in CA, FL, IN, NC, OK, OR, SD, and WA.

BEST Life

BEST Life and Health Insurance Company

2505 McCabe Way

Irvine, CA 92614

800.433.0088

www.bestlife.com

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