

New Business Relationship with EyeMed

BEST Life has a new business relationship with EyeMed to provide a new Vision Discount Program to Stand Alone Vision, HDHP and qualifying HSII plan participants. The information below is to address any questions you may have about this exciting new offer.



What groups are eligible to receive this discount plan?

The EyeMed Vision Discount plan is available to new business starting with 2009 effective dates. Groups who purchase an HSII plan with multiple lines of BEST Life coverage, or a BEST Life Stand Alone Vision or HDHP plan are eligible to participate in this discount program.

How does the discount plan work?

Members receive a flyer along with a Summary of Discounts with their BEST Life vision/medical ID card. To obtain the discounts, members bring their BEST Life ID card to a provider within the EyeMed network. Once identified as a BEST Life member, the provider applies the discounts at the time of purchase.

The plan includes discounts for exams, lens options and add-ons (such as UV coatings), contact lens and even laser vision correction.

The discounts are available through EyeMed's network of more than 20,000 vision care provider locations nationally. EyeMed's network includes thousands of independent providers as well as the nation's top optical retail brands: LensCrafters®, Target Optical®, Sears Opticalsm, JC Penny® Optical and Pearle Vision. More information about EyeMed can be obtained from their website: www.eyemedvisioncare.com.

Any questions regarding EyeMed's network or discounts should be directed to EyeMed at 866-9EYEMED.

Will employers receive any information about this plan?

BEST Life will include a flyer about the EyeMed and QualSight Discount programs with their Welcome Kits. Members will receive a separate flyer along with a summary of discounts in their ID card packet.

Can I obtain a copy of these flyers?

The flyer for employers can be downloaded from the BEST Health Plans website, on the Sales Tools web page. If you would like a copy of the member flyer or the Summary of Discounts, please call your BEST Health Plans Representative at 800.237.8543 or contact your General Agent.

NEW AMENDMENT TO MEDICAL PLANS

Effective January 1, 2009, all HDHP and Health Solutions II medical plans will now cover up to \$75 per visit for outpatient rehabilitative and musculoskeletal therapy. Included with this benefit are chiropractic, speech, occupational and physical therapy. The amendment will automatically be applied to claims processed for existing groups.

BIG JUMP IN CDHP OFFERINGS AMONG LARGE EMPLOYERS

	2005	2006	2007	2008	Very Likely in 2009
Small Employers (10-499 EE's)	2%	5%	7%	9%	14%
Large Employers (500+ EE's)	5%	11%	14%	20%	25%
Jumbo Employers (20,000+ EE's)	22%	37%	41%	45%	45%

Based on either a health savings account or health reimbursement arrangement.

Source: Mercer 2008 National Survey of Employer-Sponsored health Plans, www.mercer.com.

NOTES FROM UNDERWRITING

To help your case go through underwriting quicker, follow these tips:

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 plan.

Submit the case only if the applications are fully completed. Any incomplete applications will require follow-up and can delay the process. Remember to check the applications for completeness and that all vital information has been provided. The number of full-time employees and the number on the payroll are especially important.

Make sure proposals match the actual count of employees enrolling and plan options. When the proposal does not match actual enrollment, Underwriting spends more time verifying the information so that mistakes are not made. This can be problematic when a group is in a hurry to have their coverage go into effect.

BEST Life staff is available to assist you. If you have any questions about a case you submitted, please contact Heidi Lazar, Underwriting Coordinator at 800.433.0088.

US SURGEON GENERAL LAUNCHES NIFTY ONLINE TOOL

Family health history is important for doctors; it helps them determine which diseases their patients are most likely to develop. Unfortunately, not all of us know what all of our relatives have had.

Now you can fill in the gaps with a new tool called My Family Health Portrait, a website provided by the US Surgeon General. This online tool allows you to set up an account, download information and email it to your family members. Your family can then complete the missing information. Family members can also reset the account so that they can see what risks are more prone to their side of the family.

Members can access this site by logging on to www.familyhistory.hhs.gov; we also have it posted on our website at www.bestlife.com/generalhealth.html.

■ IMPORTANT ADMINISTRATIVE CHANGES

In January, BEST Life had made some big and important changes to our administrative process. All of these changes are in an effort to create a quicker and more accurate process.

Here's an overview of all the changes we've made:

New Billing Schedule – Billing statements are now issued on the 1st of the month and payment will be due by the end of the month. By paying in advance, all your clients' premiums will be paid by the first day of the coverage month and help keep eligibility current. Current eligibility means that their employees will have quicker access to care, and because we do not need to confirm eligibility, will also provide faster claims payment.

New Service Fee Payment Schedule - Due to the new billing schedule, Service Fee Statements will be mailed in the beginning of the month for the previous month's premiums.

Increase of Delinquency Fee – We have increased the amount we will charge delinquent accounts to \$20. To avoid this charge, please have your clients submit payments before the 1st of the month following the billed date.

New Termination of Coverage Process – We are making billing even easier by making the adjustments on the bills. When your clients need to end coverage for enrolled employees and/or dependents, they will need to submit a completed Termination Form immediately, no later than 30 days after the event.

We will credit their accounts for any termination requests we process, and this will appear on their next billing statement.

Revised Enrollment Forms – We have revised the medical and dental enrollment forms so that they can also be used for adding dependents, name changes, and waivers of coverage.

Change of Status Form – Because changes to coverage can now be reported using the revised enrollment forms and the Termination Form, the Change of Status Form will no longer be used.

Revised Enrollment Forms – For the most up to date enrollment forms, clients can visit our website by logging onto www.bestlife.com. Click on the "Employers" button at the top. You will be redirected to the Employers Home page. On the right side is a link to our forms. Or, you can just type www.bestlife.com/forms_employers.html into your browser.

Administration Guide – We have updated our administration guide. This is available for downloading on the Employers and Brokers portions of our website.

If you still have questions, please do not hesitate to contact your BEST Life Account Manager, Lesley Sikorski at 800.433.0088 or at lsikorski@bestlife.com.

■ REDUCING SPENDING ON MEDICAL CARE

Watson Wyatt did a study to find out what steps employees have been taking to reduce their spending on medical care. Here are the study's results:

Action	Taken in 2007 (%)	Taken in 2009 (%)
Tried to improve personal care	61	66
Chose a lower-cost drug option	42	46
Visited the doctor only for serious condition/symptom	35	40
Saved money in an account used only for medical expenses	15	20
Skipped a recommended doctor's visit	N/A	17
Did not fill a prescription or skipped doses of prescribed medicine	13	17
Used company-sponsored wellness programs	N/A	16
Talked with my doctor about seeking more affordable treatments	9	14
Looked for less expensive health care	4	8
Negotiated lower prices with my doctor	1	2

Note: some questions were new in 2008.

Source: Watson Wyatt, December 10, 2008. <http://www.watsonwyatt.com>

■ BEST LIFE JOINS THE TWITTER COMMUNITY

BEST Life has joined Twitter! Twitter is a free service that can send company updates to a user's phone, IM or website. BEST Life will use Twitter to post press releases, events, and even articles and industry news. To take advantage of this new tool, users can create their profile on Twitter and then connect to www.twitter.com/BESTLifeNews and click on the "follow" button.

■ 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: (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.

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