

BEST Life[™]
BEST Life and Health Insurance Company



Group Term Life



Group Term Life Products

Available in Available in AK, AL, AR, AZ, CA, CO, DC, GA, HI, ID, IL, IN, KS, KY, MD, MI, MS, NC, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, UT, and WY.

	BEST Life Gold (Employer-Contributory)	BEST Life Silver (Voluntary and/or supplemental)	BEST Life Bronze (Employer-Contributory)
Required Participation	A minimum of 10 employees enrolled and 75% participation If the employer contributes 100%, all eligible full time employee's must enroll.	2-9: 2 lives minimum 10+: A minimum of 25% participation	2-9: A minimum of 2 employees enrolled and 75% participation If the employer contributes 100%, all eligible full time employee's must enroll.
Basic Life Schedules	<ul style="list-style-type: none"> Flat schedules Class Schedules Salaried Schedules 	Only flat schedules available	Only flat schedules available
Guarantee Issue	10+: up to \$150,000 based on participation and group size Additional amounts may be available with evidence of insurability	2-9: N/A 10+: Increments of \$10,000 to \$500,000, not to exceed 5 times employee salary Additional amounts may be available with evidence of insurability	2-4: \$15,000 5-9: \$25,000
Employer Contribution	Non-contributory: 100% Contributory: 25% minimum	Not Applicable	Non-contributory: 100% Contributory: 25% minimum
Plan Features	<ul style="list-style-type: none"> Waiver of premium provision to age 60 10+ lives: Accelerated death benefit 75% to \$250,000 max Conversion 	<ul style="list-style-type: none"> Waiver of premium provision to age 60 10+ lives: Accelerated Death Benefit 75% to \$250,000 max Conversion 	<ul style="list-style-type: none"> Waiver of premium provision to age 60 Conversion
Age Reductions (From original amount)	Coverage terminates at retirement Standard: 35% at age 65; 50% at 70; 65% at 75; 80% at 80	Coverage terminates at retirement Standard: 35% at age 65; 50% at 70; 65% at 75; 80% at 80	Coverage terminates at retirement Standard: 35% at age 65; 50% at 70; 65% at 75; 80% at 80
Dependent Basic Life Coverage	Spouse: \$5,000 or \$10,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$500	Spouse: \$5,000, up to \$10,000 or 50% of employee coverage, not to exceed \$50,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$500	Spouse: \$5,000 or \$10,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$500
AD&D (For employees only)	Included	Optional	Included
Options	The following are included in the AD&D coverage for groups of 10+ only: <ul style="list-style-type: none"> Day care benefit Repatriation of remains benefit Seat belt benefit Exposure and disappearance Supplemental Life available for employee and dependents 	The following available for groups of 10+: included in the AD&D benefit coverage. <ul style="list-style-type: none"> Day care benefit Repatriation of remains benefit Seat belt benefit Exposure and disappearance 	<ul style="list-style-type: none"> Supplemental Life available for employee and dependents



Essential Term Life Plan Summary

Group Sizes 2 or More

Available in FL, LA, MO, MT, OR, VA and WA.

	Essential Basic Plus (Employer-contributory)	Essential Supplemental (Voluntary)	Essential Basic (Employer-contributory)
Employer Contribution	25% minimum	Not applicable	25% minimum
Life Schedules	<ul style="list-style-type: none"> Flat schedules up to \$100,000 Class Schedules Salaried Schedules Additional amounts available with evidence of insurability.	2-9: \$10,000 or \$15,000 10+: Increments of \$10,000 to \$500,000, not to exceed 5 times employee salary Additional amounts available with evidence of insurability.	\$10,000, \$15,000, \$20,000 or \$25,000
Guarantee Issue	Upwards of \$75,000, based on participation and group size	2-9: \$15,000 5-9: \$25,000 10+: Upwards of \$75,000 based on participation and group size	2-4: \$15,000 5-9: \$25,000
Participation	Non-contributory: 100% Contributory: 75% minimum	Not Applicable	Non-contributory: 100% Contributory: 75% minimum
Plan Features	Waiver of Premium Provision to Age 60		
Age Reductions From original amount.	Conversion 65 - 35% 70 - 50% 75 - 65% 80 - 65% 85 - 65%		
Dependent Life Coverage	Spouse: \$5,000 or \$10,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$1,000	Spouse: increments of \$5,000, up to \$10,000 or 50% of employee coverage, not to exceed \$50,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$1,000	Spouse: \$10,000 Children ages 6 months to 25: increments of \$1,000 up to \$5,000 Children 14 days to 6 months: \$1,000
AD&D Option Employees only.	Available on basic and supplemental.		
Other Options	Supplemental / Voluntary Life for employee and dependents.		

BEST Life Gold

Employer-contributory Group Term Life for Group Sizes 10+

Guarantee Issue Amounts

Guarantee issue amounts are based on flat schedules up to \$150,000. Please contact your BEST Life sales representative for class or salaried schedules.

Depending on the size of the group, the guarantee issue amount available ranges from \$15,000 up to \$150,000.

Dependent Life

Spouses may be covered up to a maximum of \$10,000. Age reduction schedule applies to employees and spouses.

Coverage for Children	
Age of Child	Coverage Amount
14 days – 6 months	\$500
6 months – 25 years	Increments of \$1,000 up to a maximum of \$5,000

Accidental Death and Dismemberment (Optional)

AD&D coverage is included with BEST Life Gold in amounts up to the basic life amount.

- Available for employees only.
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident.
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment.
 - 1 hand, 1 foot, or the sight of one eye 1/2 the AD&D principal amount.
 - Any 2 or more of the above 100% the AD&D principal amount.

Seat Belt & Airbag Benefits (Included with AD&D coverage)

An amount of the lesser of \$25,000 or 20% of the accidental death coverage will be paid

if death is a result of injuries sustained in an automobile accident while wearing a seat belt or due to the use of an air bag.

AD&D benefits are limited to 100% of the life benefit for all causes and do not reduce remaining life benefits.

Accelerated Death Benefit

This benefit is included with the policy and allows up to 75% or a maximum of \$250,000 of life insurance benefits to be paid prior to the death of the participant. The insured must have a terminal condition which is expected by a physician to result in death within 12 months. Any payments under this benefit will reduce the life insurance benefit by that amount. The insured must have been continuously at work and be insured under the policy for at least 12 months to be eligible for this benefit.

Additional Plan Features

- **Day Care Benefit:** Provides benefits to 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 residency.

Supplemental Life (Optional)

Supplemental Life is available in increments of \$10,000, up to a maximum of \$150,000 and not to exceed 3 times annual salary. All active full-time employees who work at least 20 hours per week are eligible for this option.

For more information, please refer to the Underwriting Guidelines.

BEST Life Silver

Voluntary Group Term Life for Group Sizes 2+

Guarantee Issue Amounts

Guarantee Issue Amount & Participation Guidelines*		
Number of Employees	2 Lives Minimum	25% Total Group Participation
2 – 9	\$10,000	–
10+	–	\$150,000

Optional coverage for spouse and children is also available. Spouses can get coverage of \$10,000 up to 50% of the employee amount, not to exceed \$50,000. Coverage for children ages 6 months to 25 years old is available in increments of \$1,000 to a maximum of \$5,000.

Accidental Death and Dismemberment (Optional)

AD&D coverage may be added to BEST Life Silver in amounts up to the basic life amount.

- Available for employees only.
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident.
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment.
 - 1 hand, 1 foot, or the sight of one eye
1/2 the AD&D principal amount.
 - Any 2 or more of the above 100% the AD&D principal amount.

Seat Belt & Airbag Benefits

(Included with AD&D coverage for 10+ only)

A benefit of the lesser of \$25,000 or 20% of the accidental death coverage will be paid if death is a result of injuries sustained in an automobile accident while wearing a seat belt or due to the use of an air bag.

AD&D benefits are limited to 100% of the life benefit for all causes and do not reduce remaining life benefits.

Accelerated Death Benefit

This benefit is included with the policy with 10+ enrolled and allows up to 75% or a maximum of \$250,000 of life insurance benefits to be paid prior to the death of the participant. The insured must have a terminal condition which is expected by a physician to result in death within 12 months. Any payments under this benefit will reduce the life insurance benefit by that amount. The insured must have been continuously at work and be insured under the Policy for at least 12 months to be eligible for this benefit.

BEST Life Bronze

Employer-contributory Group Term Life for Group Sizes 2-9

Guarantee Issue by Group Size

Up to \$25,000 may be available without evidence of insurability.

Guaranteed Issue Amount Guidelines			
Number of Employees	Employee Coverage	Spouse Coverage	Children Coverage
2 – 4	\$15,000	\$5,000	\$1,000
2 – 9	\$25,000	\$10,000	\$5,000

Dependent Life

Spouses may be covered up to \$10,000. Age reductions for spouses are the same as those for employees.

Coverage for Children	
Age of Child	Coverage Amount
14 days – 6 months	\$500
6 months – 25 years	\$5,000

Accidental Death and Dismemberment (Optional)

AD&D coverage is included with BEST Life Bronze in amounts up to the Basic Life amount.

- Available for employees only.
- Coverage terminates at retirement.
- Automatically doubles benefit if death is due to an accident.
- Dismemberment benefits are payable for loss of limb or eyesight at the time of dismemberment.
 - 1 hand, 1 foot, or the sight of one eye
1/2 the AD&D principal amount.
 - Any 2 or more of the above 100% the AD&D principal amount.

Supplemental Life (Optional)

Supplemental Life is available to a maximum of \$10,000. All active full-time employees who work at least 20 hours per week are eligible for this option.

For more information, please refer to the Underwriting Guidelines.

The Fine Print

Employee Effective Date

Insurance coverage will take effect on the later of:

- The date the employer becomes a participating employer if the employee enrollment card is received within 31 days after that date.
- The first day of the next calendar month following the date the waiting period elected by the participating employer is completed. The employee enrollment card must be received within 31 days after satisfying the waiting period. If an employee is not working full-time for the firm on the date they would otherwise become covered, the employee will not be covered until they return to full-time work.
- The first day of the next calendar month following the date we approve evidence of insurability, if required. Evidence of insurability will be required if the enrollment card is received more than 31 days after first becoming eligible, or if applying for supplemental life coverage.

Dependent Coverage

Eligible dependents include spouse and unmarried dependent children. Dependent children are covered until age 26. Refer to the certificate of insurance or your sales representative for details.

Dependent Effective Date

Dependent coverage will take effect on the later of:

- The date the employee insurance is effective if the enrollment card is received within 31 days after that date.
- The first day of the next calendar year month following the date the employee enrolled, dependents for insurance, provided the enrollment is made in writing within 31 days of the dependents first becoming eligible.
- The first of the month following the date we approve the dependent evidence of insurability, if required. Evidence of insurability will be required if the dependent enrollment card is received more than 31 days after first becoming eligible.

Late Entrants To The Plan

If an employee or dependent enrolls for coverage 31 days or more after becoming eligible, they will be considered a "late entrant." The employee or dependent must complete and submit evidence of insurability.

Termination of Coverage

Benefits will terminate on the earliest of the following dates:

- The last day of the month in which the employee ceases active employment, unless the employee is on leave of absence, temporary layoff, injured or sick. The employer may continue insurance by paying the required premiums, but not beyond the following limits:
 - Three month's of approved leave of absence.
 - Temporary layoff, the end of the month following the month in which the layoff occurred.
 - Three months of approved leave due to a disease or injury.
- The last day of the month in which employee ceases to be in an eligible class.
- The date of the expiration of the period for which the last required premium payment was due and not paid.
- The date the policy terminates.

Conversion Privilege

Conversion privilege is available without evidence of insurability if an

employee has been covered under the policy continuously for five years. The individual policy will be issued only if application is made and first premium is paid within 31 days after the termination of insurance. See schedule of benefits for complete information.

Ineligible Industries for all groups

<u>SIC</u>	<u>Description</u>
1011-1500	Mining
2111-2141	Tobacco Products
2411-2429	Logging & Sawmills
2431	Millwork
2892	Explosives
3111	Leather Tanning & Finishing
3292	Asbestos Products
4111-4216	Local & Interurban Passenger Transit
4512-4581	Aviation and related services
4910-4970	Electric, Gas, Water, Etc.
5992	Florists
7231	Beauty Shop
7241	Barber Shops
7381	Detective & Armored Car Services
7382	Security Systems Services
7542	Car Washes
7922-7929	Amusement & Recreation
7948	Racing, Including Track Operations
8059	Drug and Alcohol Treatment Centers
8111	Legal Services
8611-8651	Membership Organizations/Associations
8811	Private Households
9221	Police protection
9223-9229	Correctional institutions, fire protection, public order and safety n.e.c.

AD&D Exclusions

No amount will be payable for loss caused or contributed to by:

- Suicide, or any attempt thereof, while sane or insane.
- Drugs, poison, gas, or fumes voluntarily taken, absorbed, or inhaled which are not administered on the advice of a physician.
- Bodily or mental infirmity or disease in any form, or medical or surgical treatment therefore.
- Bacterial infection other than infection occurring simultaneously with or through an accidental cut or wound.
- Commission of any crime;
- Riot, insurrection, or war.
- Service in the military, naval or air forces of any country at war.
- Travel or flight in any kind of aircraft including falling or otherwise descending from or with any aircraft in flight, while participating in aviation training in any aircraft, or as a pilot, officer or other member of the crew of any aircraft.
- Bodily injury resulting from intoxication or from the voluntary use of narcotics which are not administered on the advice of a physician.

Additional Member Benefits.

Members also receive these additional discounts and benefits. See more at www.bestlife.com.

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**Rock CL, Flatt SW, Karanja N, et al. JAMA. 2010;304(16):1803-1811. Clients following our program, on average, lose 1-2 lbs per week.

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