

New Product Announcement:  
BEST Life introduces new group dental plans

**New dental plan options provide employers with more flexibility, more choice and more cost-effective alternatives.**

**Irvine, CA, March 28, 2012** – Employers looking for more ways to create a complete employee benefits program now have new options for dental coverage. [BEST Life and Health Insurance Company](#) (“BEST Life”) is releasing dental PPO and indemnity plans with new coinsurance and out-of-network reimbursement options.

“These new options increase the number of plans employers can choose from and provide low-cost alternatives to traditional dental PPO/indemnity plans,” explained Jennifer Bolton, Vice President of Sales and Marketing for BEST Life. “Providing this flexibility helps employers preserve or expand their dental benefits program.”

In addition to traditional plan design options, employers can now select a Basic (100/80/0) or Value (100/50/0) plan with a choice of deductible and calendar year maximums, and the option to upgrade endodontic and periodontic benefits to Class II Services. Basic and Value plans are available in all states where BEST Life dental is currently sold and are offered on all dental PPO and indemnity plans.

Employer groups in Arizona, California, Nevada and Utah can now choose a new Maximum Allowable Charge (“MAC”) option. The MAC option lowers premium costs by covering out-of-network reimbursement at the maximum allowable charge, and is only available to groups that have full access to a BEST Life PPO network. The MAC option can be applied to any BEST Life dental PPO and indemnity plan.

The new dental plan options may be offered to groups starting with April 1, 2012 effective dates. Insurance agents interested in selling these new dental PPO/indemnity plans may contact the BEST Health Plans Sales Team at 800.237.8543. For plan information, please visit [www.besthealthplans.com](#).

**About BEST Life and Health Insurance Company**

Since 1970, BEST Life has been providing affordable group medical, dental, vision, life and short term disability insurance products to employers. Our products are underwritten by BEST Life and Health Insurance Company, and are distributed by BEST Health Plans. We market and administer insurance products for large and small groups in 39 states nationally. Product availability may vary by state. For more on BEST Life, visit [www.bestlife.com](#).

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