

Product Announcement:
BEST Life Adds New Deductible Option for High Deductible Health Plans

Irvine, CA, June 14, 2011 – [BEST Life and Health Insurance Company](http://www.bestlife.com) ("BEST Life"), announced today that it has added a \$2,500 in / \$5,000 out individual deductible option with a \$5,000 in / \$10,000 out family deductible to its Health Solutions High Deductible Health Plans. This new addition further increases the ability for groups to build their own High Deductible Health Plan.

"Our 'Build Your Own' format is what makes BEST Life's health plans stand out in the small groups marketplace," stated Steve Course, Vice President of Marketing for BEST Life. "Instead of limiting plan designs to a set number, BEST Life's Health Solutions High Deductible Health Plans offers a menu of options for agents and employer-groups to choose from, creating a customizable health plan."

Last year, BEST Life had expanded the type of family deductible options available to include aggregate and embedded. This newest addition continues BEST Life's efforts to offer a truly flexible health plan.

"Adding another deductible below the \$3,000 deductible threshold presents our clients a nice middle point as they look for affordable options for their businesses and employees," explained Steve Course. "Our clients have asked for this deductible option and we agree that it should be available."

BEST Life offers non-grandfathered health plans with preventive services covered at 100% for both in or out-of-network. Prescription coverage includes a Discount Only Card, and members can apply the prescription cost to the plan's deductible and then coinsurance.

Depending on the type of family deductible option chosen (aggregate versus embedded), many of the deductibles offered by Health Solutions are HSA-compatible.

"We do not limit which bank our clients can use to open a Health Savings Account," stated Steve Course. "Our high deductible health plans can be paired with any bank's Health Savings Account set up by the employer-group or the Insured."

Health Solutions is offered in select states. All networks include access to the PHCS Healthy Directions / Multi Plan networks. For more information, please visit www.bestlife.com.

About BEST Life and Health Insurance Company

Since 1970, BEST Life has been providing affordable group medical, dental, vision and life 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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