

New Product Announcement:
Short Term Disability Now Part of BEST Life's Group Insurance Portfolio

When accidents or sickness happens, BEST Life's Short Term Disability provides key employees a safety net.

Irvine, CA, September 21, 2011 – [BEST Life and Health Insurance Company](#) ("BEST Life") unveiled a new selection of short term disability insurance plans designed for employee benefits programs. The new plans are available starting with October 1st effective dates.

"Short term disability is an important benefit to offer in today's economy," explained Steve Course, Vice President of Marketing for BEST Life. "Relying on sick leave or vacation to recover from an illness are not enough when these can run out in a matter of weeks. Our short term disability plans can provide financial security from 13 up to 52 weeks, depending on the plan selected."

According to the American Payroll Association, 71% of Americans find it very difficult or somewhat difficult to meet their current financial obligations if their next paycheck were delayed for one week¹. Yet, a 2010 study by the Council for Disability Awareness found that 71% of those surveyed believed a disability is most likely caused by a serious accident².

Industry statistics have found that while nearly 90% of all disabilities are not work-related³, more than one out of four disability claims are attributed to muscle and bone disorders, such as back problems and joint and muscle pain. Cancer followed by cardiovascular problems was the second and third leading cause of new disability claims².

"Short term disability can help employees maintain their standard of living as they recuperate," stated Steve Course. "This is a benefit that we believe most employees will appreciate in a recovering economy."

BEST Life offers employer-contributory or voluntary short term disability plans to employer groups with five or more employees enrolling. Coverage for partial disability and maternity benefits can also be added.

Percentage benefits range from 40% to 70%, up to a maximum of \$1,000, or a flat weekly benefit amount between \$250 and \$1,000. All benefit options may vary by group size. Custom benefits are available for groups with 50 or more employees enrolling. Benefits can begin as early as the first day of injury, depending on the elimination period selected.

Available for businesses located in Arkansas, the District of Columbia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Missouri, Mississippi, Nebraska, New Mexico, Ohio, Pennsylvania, South Carolina, South Dakota, Texas, Utah and Wyoming.

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¹ American Payroll Association, "Getting Paid in America" Survey, 2008.

² Council for Disability Awareness, "The Disability Divide: The gap between what employees believe – and how they act – about the potential for an income-threatening disability" Survey, 2010.

³ National Safety Council Injury Facts, 2008 edition.

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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