

New Product Announcement:  
BEST Employers Association to provide BEST Life dental insurance to  
individuals and families in California

**New Personal Dental plans offer coverage for individuals and families not eligible  
for dental insurance through employers.**

Irvine, CA, November 29, 2011 – [BEST Employers Association](#) (“BEA”) and [BEST Life and Health Insurance Company](#) (“BEST Life”) are proud to announce Personal Dental, a new line of dental plans designed for individuals and families in California.

“Dental coverage for individuals and families are requested from us all the time. People understand the value of dental insurance and still want it when they cannot enroll in a group dental plan,” explained Jennifer Bolton, Vice President of Sales and Marketing for BEST Life. “Either people are in between jobs, work for an employer that does not offer dental benefits, or their group coverage was terminated due to dependent age limitations or group size requirements. With Personal Dental, we now offer these individuals and families an affordable alternative.”

Without insurance, dental care can be expensive. A porcelain crown could cost around \$1,192<sup>1</sup> or more depending on where the procedure is performed. For \$5.68<sup>2</sup> or less a day, an individual may purchase a Personal Dental plan for an entire family and get coverage for preventive, basic and major services, and access to discounts through a PPO network.

Preventive care on the Personal Dental plans is covered at 100% to 80% of the usual and customary charge or at a reimbursable amount. A \$50 yearly deductible applies to basic and major services only. Individuals may select an indemnity plan that increases coverage for every year up to the third year; or select a Scheduled Reimbursement plan, which provides an easy to follow list of reimbursements for each covered dental procedure.

Personal Dental is currently available for California residents through the BEST Employers Association website, and starting with December 1, 2011 effective dates. Individuals become members of the Association before they purchase a dental plan. For details, please visit [www.beassoc.org/personaldental/](http://www.beassoc.org/personaldental/).

Insurance agents interested in selling Personal Dental may contact the BEST Health Plans Sales Team at 800.237.8543.

**About BEST Employers Association**

The BEST Employers Association (“BEA”) is an association for employers, their employees, insurance agents, and individuals located in the United States. By joining BEA, association members can save on insurance, business and personal-related services offered through the Association. BEA has served American businesses since 1970 and is currently offered to 84,000 members nationally. For more information, visit [www.beassoc.org](http://www.beassoc.org).

<sup>1</sup> Based on the average claims cost for a porcelain crown for individuals residing in Los Angeles.

<sup>2</sup> Rate is based on the 30-day cost for family coverage on a Personal Dental 100 indemnity plan in Area D.

**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](http://www.bestlife.com).

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