



Higher Participation = Lower Rates

Offer your voluntary clients a new math equation!

Now when dental or vision voluntary groups demonstrate above 60% participation they can get their dental or vision plan at employer-contributory rates -- and get the employer-contributory waiting period waivers.

How does it work?

1. Present both voluntary and employer-contributory rates. Let your client know that if they meet above 60% participation BEST Life's Underwriting Department will honor the employer-contributory rates.
2. Also let them know that the employer-contributory waiting period waiver rules will also be applied for dental plans.
3. When you are ready to submit a new case, include the voluntary and employer-contributory rates and include instructions on the proposal that you are asking for the employer-contributory rates to be applied.
4. **Include all waivers for employees waiving for other coverage – these will not be counted towards participation.**
5. To ensure that your group is eligible, please make sure that there is indeed **above 60% participation.**

Underwriting reserves the right to apply the voluntary rates if participation requirements are not above 60%.

Make your clients' day, get a quote and offer them lower voluntary rates. Contact BEST Health Plans at 800.237.8543 or your General Agent.

Incentive program valid for July through December 2011 effective dates. Offer may be applied to both voluntary dental and vision plans if a group purchases both lines of coverage. Only one offer per group; offer cannot be combined with the Bundled Coverage Savings Program.

BEST Life dental plans are underwritten by BEST Life and Health Insurance Company and sponsored by the BEST Employers Association. BEST Life products are marketed and distributed by BEST Health Plans, LLC.

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