

BEST Life™

BEST Life and Health Insurance Company



Excluded counties:

Arkansas, Cleveland, Jefferson, Phillips, Ashley, Dallas, Lee, Bradley, Desha, Lincoln, Chicot, Drew, Monroe, Calhoun, Lafayette, Ouachita, Columbia, Little River, Sevier, Hempstead, Miller, Union, Howard and Nevada.



BEST Life
Essential Value
 Adult Dental Plan

Your oral health is an important part of overall health maintenance. In fact, keeping your mouth healthy helps to keep your whole body healthy and can actually reduce your risk for more serious problems. Did you know that more than 120 medical conditions can be detected in early stages by your dentist?*

For adults and dependent children 19 and older

Adult Benefit	In-Network	Out-of-Network
Annual Maximum	\$1,000	
Annual Deductible Applies to Basic and Major Services (3 per family)	You pay the first \$50 for individual, up to \$150 for family.	
Diagnostic & Preventive Services Exams, cleanings, x-rays	You pay 0%	You pay 20%
Basic Services Fillings (amalgam, porcelain & plastic), anterior & posterior composites, emergency palliative treatment, pathology	You pay 50% After 6 month waiting period.	You pay 70% After 6 month waiting period.
Major Services Crowns & gold fillings, inlays, onlays & pontics, implants, fixed bridges, complete & partial dentures, oral surgery, anesthesia (general or IV sedation), endodontics, periodontics	You pay 70% After 12 month waiting period.	You pay 90% After 12 month waiting period.
Dental Accident Benefit	Plan pays up to \$200	
Vision Discount Plan**	Included	

New Benefits This Year!

*BEST Life has been providing great dental benefits for **over 50 years** with quality plans, affordable rates and superior personal customer service!*

**PO Box 19721
 Irvine, CA 92623
 (877) 205-8767
 www.bestlife.com**

* U.S. Surgeon General Report on Oral Health 2000

** The Vision discount plan is not insurance, but a discount plan for supplies and eligible services

This document provides a summary of the plan benefits only. For the official plan details and exclusions and limitations, please refer to the plan policy. BEST Life is a Qualified Dental Plan issuer in the Arkansas Health Insurance Marketplace.



BEST Life Essential Value Child Dental Plan

Satisfies the ACA pediatric dental requirement for children up to age 19

Pediatric Benefit	In-Network	Out-of-Network
Out-of-Pocket Maximum	\$350 for 1 child \$700 for 2 or more children	\$700 for 1 child \$1,400 for 2 or more children
Annual Deductible Applies to Diagnostic and Preventive services, Basic and Major services received in-network or out-of-network	You pay the first \$75 per child	You pay the first \$100 per child
Diagnostic & Preventive Services Exams, cleanings, sealants, fluoride treatment, x-rays, space maintainers, emergency palliative treatment	You pay 0%	You pay 20%
Basic Services Fillings	You pay 40%	You pay 60%
Major Services Crowns & casts, prosthodontics, endodontics, periodontics, oral surgery, palliative treatment, anesthesia, non-conscious IV sedation, analgesia, tobacco counseling, outpatient hospitalization, behavior management	You pay 50%	You pay 70%
Orthodontics (medically necessary)	You pay 50%	You pay 70%

MORE CHOICE. MORE SAVINGS.

What dentist you see is completely up to you. However, you can achieve additional savings when you see a dentist within network.

As a BEST Life member, you will have access to the some of the largest national networks available and with rigorous credentialing criteria for providers, you're assured the highest-quality network available.

It's easy to find the best dentists in your area with our Provider Look-Up at: www.bestlife.com.

*When you choose BEST Life, you can rest easy.
Your smiles are safe with us.*



EyeMed Discount Plan Details

(Plan #9242264)



As a BEST Life customer, you and your dependents receive access to value-added discount programs that can help provide cost savings on vision care, eyewear, and more. These programs are automatically available to all members that are not currently enrolled on a fully-insured vision plan with BEST Life.

Vision Care Services	In-Network	Out-of-Network
Exam Services	\$50	Not covered
Contact Lens Fit and Follow-Up		
• Fit and Follow-up - Standard	Up to \$10 off retail price	Not covered
• Fit and Follow-up - Premium	100% of retail price	Not covered
Frame	40% off retail price	Not covered
Lenses		
• Single Vision	\$55	Not covered
• Bifocal	\$75	Not covered
• Trifocal	\$85	Not covered
• Lenticular	\$85	Not covered
• Progressive - Standard	\$140	Not covered
• Progressive - Premium	30% off retail price	Not covered
Lens Options		
• Anti Reflective Coating - Standard	\$40	Not covered
• Anti Reflective Coating - Premium	30% off retail price	Not covered
• Polycarbonate - Standard	\$35	Not covered
• Scratch Coating - Standard Plastic	\$0	Not covered
• Tint - Solid and Gradient	\$12	Not covered
• UV Treatment	\$12	Not covered
• All Other Lens Options	30% off retail price	Not covered
Contact Lenses		
• Contacts - Conventional	15% off retail price	Not covered
• Contacts - Disposable	100% of retail price	Not covered



To access these vision plan discounts, members will need a **copy of the discount ID card below** and **locate an EyeMed Advantage network provider** from our website at <https://eyedoclocator.eyemedvisioncare.com/bestlife/en>.

For any other questions, please call **(866) 723-0514**.




Member Name:
Plan #: 9242264
Network: EyeMed Advantage Network

EyeMed Vision Care® Discount Plan
Discounts on eye exams, eyewear and eye correction surgery.
To locate a provider, use our Provider Lookup at www.bestlife.com or call **866.723.0514**.



EXCLUSIONS ON PEDIATRIC DENTAL PLAN

The following exclusions are not covered.

1. Services provided by anyone other than a doctor of medical dentistry or a doctor of dental surgery, unless a licensed hygienist performs the services under the direction of a doctor of medical dentistry or a doctor of dental surgery, or a dentist.
2. Services received while on active duty with a military service of any country or international organization. Upon written request the policy will provide a pro-rata refund of premium while the policy is suspended due to active duty military service.
3. Services needed because of participation in a riot or insurrection or the commission of a felony.
4. Services needed as a result of a work related injury or illness, whether or not covered under Worker's Compensation or services provided by an employer.
5. Services started before the effective date. Examples of excluded services under this paragraph include but are not limited to the following: obtaining an impression for an appliance, or a modification of one, before coverage; preparing a tooth for a crown, bridge or other lab fabricated restorations before coverage; opening a pulp chamber for root canal therapy before coverage.
6. Services not completed before the termination date.
7. Telephone consultation services.
8. Charges for failure to keep a scheduled appointment.
9. Services that are primarily for cosmetic reasons. Examples include alteration or extraction of functional natural teeth for the purpose of changing appearance and replacement of restorations previously performed for cosmetic reasons.
10. Services for orthodontic treatment and orthodontia type procedures unless defined as covered services.
11. Services received for or related to temporomandibular joint dysfunction (TMJ).
12. Charges in excess of the agreed to coverage amounts, as shown on the schedule of benefits.
13. Services for correction or alteration of occlusion, or any occlusal adjustments. Expenses incurred for night guards or any other appliances for the correction of harmful habits, except as defined as a covered dental expense.
14. Charges for "safe fees" (e.g., gloves, masks, surgical scrubs and sterilization).
15. Charges for copies of records, charts, x-rays and any other costs associated with the forwarding or mailing of these copies, or for completing dental forms.
16. Charges for state or territorial taxes associated with dental services.
17. Charges for services received from two or more providers for a single procedure or course of care, if those charges would have been less if received from one provider and care was transferred during the procedure or course of care.
18. Services that are experimental or investigational.
19. Service that are not within the scope of the treating provider's practice.
20. Services that are not medically necessary or that would not meet generally accepted standards of practice.
21. Charges that would not legally have to be paid if the member did not have insurance, unless mandated by law.
22. Services for specialized procedures and techniques, including precision attachments, personalization, and precious metal bases.
23. Charges for duplicate or provisional services or supplies.
24. Charges for plaque control programs, oral hygiene instruction, and dietary instructions.
25. Charges for gold foil restorations.
26. Charges for treatment at the hospital.
27. Service to adjust a denture or bridgework within six (6) months after it is installed or adjusted, by the same Provider who installed or adjusted it.
28. Charges for home health aides, including but not limited to toothpaste, fluoride gels, dental floss and teeth whiteners.
29. Services to seal teeth, other than permanent molars.
30. Charges to replace lost, stolen or misplaced dentures.
31. Services to fabricate an athletic mouth guard.
32. Charges for internal bleaching, and/or topical medicament centers.
33. Charges for bone grafts in connection with extractions, apicoetomies or non-covered or non-eligible implants.
34. Services received from a family member. "Family member" includes, but is not limited to, a lawful spouse, domestic partner, child, child of a domestic partner, parent, step-parent, grandparent, brother, sister, cousin of the first degree, or in-law.
35. Charges for a deductible, coinsurance, or other cost sharing amount for which the member is responsible.
36. Temporary services that are considered an integral part of a final services rather than a separate service.
37. Charges for veneers and related procedures.
38. Services not listed as a covered service.
39. Services received outside of the U.S.

EXCLUSIONS ON FAMILY DENTAL PLAN

The following exclusions are not covered.

1. Services provided by anyone other than a doctor of medical dentistry or a doctor of dental surgery, unless a licensed hygienist performs the services under the direction of a doctor of medical dentistry or a doctor of dental surgery, or a dentist.
2. Services received while on active duty with a military service of any country or international organization. Upon written request the policy will provide a pro-rata refund of premium while the policy is suspended due to active duty military service.
3. Services needed because of participation in a riot or insurrection or the commission of a felony.
4. Services needed as a result of a work related injury or illness, whether or not covered under Workers' Compensation or services provided by an employer.
5. Services started before the effective date. Examples of excluded services under this paragraph include obtaining an impression for an appliance, or a modification of one, before coverage; preparing a tooth for a crown, bridge or other lab fabricated restorations before coverage; opening a pulp chamber for root canal therapy before coverage.
6. Services not completed before the termination date.
7. Services required because of failure to comply with professionally prescribed treatment.
8. Telephone consultation services.
9. Charges for failure to keep a scheduled appointment.
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13. Charges in excess of the agreed to coverage amounts, as shown on the schedule of benefits.
14. Services for correction or alteration of occlusion, or any occlusal adjustments. Expenses incurred for night guards or any other appliances for the correction of harmful habits, except as defined as a covered dental expense.
15. Charges for "safe fees" (e.g., gloves, masks, surgical scrubs and sterilization).
16. Charges for copies of records, charts, x-rays and any other costs associated with the forwarding or mailing of these copies, or for completing dental forms.
17. Charges for state or territorial taxes associated with dental services.
18. Charges for services received from two or more providers for a single procedure or course of care, if those charges would have been less if received from one provider and care was transferred during the procedure or course of care.
19. Services that are experimental or investigational.
20. Service that are not within the scope of the treating provider's practice.
21. Services that are not medically necessary or that would not meet generally accepted standards of practice.
22. Charges that would not legally have to be paid if the member did not have insurance, unless mandated by law.
23. Services for specialized procedures and techniques, including precision attachments, personalization, and precious metal bases.
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