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BEST Life Relaxes Dental Underwriting Rules

Irvine, CA, April 28, 2008 – The BEST Life and Health Insurance Company (“BEST Life”) announced today that it has expanded two year initial rate guarantees to voluntary groups, and has relaxed its dental underwriting. These changes go into effect with new June 1, 2008 groups.

“Simplicity was the main driving force of this decision,” explained Michael DeAngelo, Vice President of Sales. “By simplifying our dental underwriting, we streamline our underwriting and administrative processes, while being able to provide more options for our clients.”

BEST Life now offers waived waiting periods to all employer-sponsored groups with 10 or more enrolled *without* requiring proof of prior coverage. The waiver applies to Major and Ortho services and includes new hires.

The 2-year initial rate guarantee has also been revised so that employer-sponsored groups with as few as 5 employees enrolling can opt for this feature. Voluntary groups with 5-50 lives are also eligible. Rate loads will apply.

For more information and to confirm eligibility, please contact your BEST Life Sales Representative, or your General Agent.

About BEST Life and Health Insurance Company

Since 1970, BEST Life has specialized in group insurance and employee benefits. As a fully-insured carrier, BEST Life offers medical, dental, vision and life insurance products to large and small groups in 38 states nationally. Product availability may vary by state.

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