With the growing spread of the new coronavirus (COVID-19), we know this is a difficult time for many, and we're committed to doing what's right for you. We're making some changes to support you during this time, and we're working behind the scenes to find more ways we can make sure you don’t lose access to the services you need to help you stay healthy and have some peace of mind.   
  
Here is a summary of policy updates that we hope will help.

1. BEST Life will extend grace periods for up to three months, and will not cancel coverage for non-payment during the three-month grace period. While we are happy to extend the grace period, we are unable to advance the paid through date until premium is received. Members will be able to use all of the services covered in their policies during the grace period, although BEST will not be able to process those claims until we receive premium for that particular month of coverage.

2. BEST accepts partial payments. Payments of 90% or more will extend the paid through date, enabling BEST to pay claims for that particular coverage period.

3. If layoffs occur, and the employer’s plan continues, BEST will allow any rehired employee to rejoin the group within six months with no additional waiting periods. If the employee is rehired before the end of the calendar year, no new deductible or coinsurance will apply. If the hiring is after December 31, all cost sharing will restart for the new calendar year.

4. If an employee is laid off and their employer wants to continue to pay the employees premium, they can do so for one month after the month of the layoff. If the employee is unfortunately laid off for a longer period, BEST can put them on continuation coverage or COBRA which can be paid by the employer or employee. After the employee returns to full-time employment, BEST will add them back to the group and paragraph three above will apply.

5. If, because of the current COVID-19 pandemic, a group must terminate coverage temporarily, BEST Life will work with the group on reinstating or renewing their policy when they continue operations.

We hope these changes help, and we're committed for looking for more ways to help as we navigate this new reality together. This is a challenging time for everyone. If there's anything we can do to help you, let us know.

BEST Life