

Beam Benefits Benefits simplified.

Beam delivers simpler, smarter benefits that are easy to understand, easy to implement, and easy to use.



Our portfolio



Dental



Vision



Life



Disability



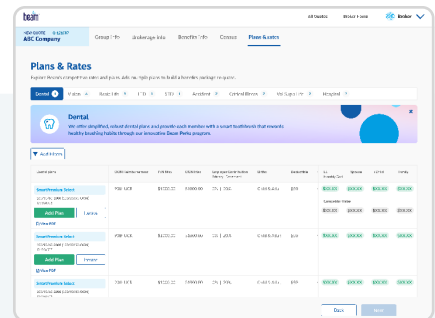
Supplemental Health

What to expect from Beam Benefits

- Digital quoting with tailored pricing, and competitive rates^{##}
- Self-service tools for instant online access to the information you need 24/7
- Robust benefits bundles[‡] that include dental, vision, life, disability, and supplemental health
- Perks^{*} program for group incentives[†] and member rewards[#]
- Rapid implementation and helpful support from real people

Join our benefits revolution.

Visit our website to learn more about [what we offer](#) and how we're revolutionizing the employee benefits experience.



Get a quote

Compare rates instantly or get a quick custom quote to see how Beam can brighten the benefits process: [Beam Quoting Tool](#) [^]



Benefits simplified

Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Dental policy form number NDNGRP 2020 and vision policy form number NVIGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX, NM, NH, NC (dental only) and NV (vision only). Dental coverage applicable to policy form GDTL AO L20, or state equivalent and vision policy form GVIS AO L20, or state equivalent. Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA) and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life and AD&D coverage applicable to policy form GLIF AO L20, or state equivalent. Life product is not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Accident, Hospital only Indemnity, and Critical Illness insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA) and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Accident coverage applicable to policy form GCAS AO L20, or state equivalent, Hospital policy form GHOI AO L20, or state equivalent and Critical Illness policy form GCI AO L20, or state equivalent. Products not available in all states.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

National Guardian Life Insurance Company, Madison, WI, is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

Nationwide and Beam Insurance Services LLC are separate and non-affiliated companies.

National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703

Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215

Vision Service Plan Insurance Company, 3333 Quality Drive Rancho Cordova, CA 95670

Short-term disability and long-term disability insurance products are underwritten by Hartford Life and Accident Insurance Company and marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA).

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Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

Get started with Beam today!

Questions help.beambenefits.com

Support support@beambenefits.com | (800) 648-1179

Learn more beambenefits.com

Benefits simplified

Pricing customization may vary based on plan and state specific limitations.

‡ There is no discount associated with the bundling of products.

* Beam Perks™ is provided by Beam Perks LLC. Eligible members age 4 and up at the time of enrollment are eligible to receive Beam Perks™ and must select their Beam Brush color within 45 days of enrollment to participate. If you do not have a mobile device you can obtain Beam Perks™ by contacting Customer Operations at 1.800.648.1179. Beam Perks™ can be obtained separately without the purchase of an insurance product by visiting perks.beam.dental. BeamPerks™ may be changed at any time without notice and is subject to availability. See perks.beam.dental for Terms and Conditions.

† Lower rate based on group's participation in Beam Perks™ wellness program and a group aggregate Beam score of "A". Based on Beam® internal brushing and utilization data. Not all Products Available in All States.

Beam Perks™ is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If any fraudulent activity is detected (e.g., misrepresented brushing activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 1-800-648-1179 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Availability and rewards may be limited due to incentive limits under applicable law. See <https://www.beambenefits.com/legal/beam-perks-terms-and-conditions> for full program Terms and Conditions.

^ Use of the Digital Quoting Tool not currently available in all states and contingent upon Broker's proper appointment and licensure.

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