

Beam Benefits

Quick facts

Have questions about our products?
We're here to help!

What to expect with Beam

- Tailored, competitive pricing^{##} to offer exactly what your clients need via Beam's digital quoting tool
- Self-service tools for rapid quoting and instant online access to the information you need 24/7
- Rapid implementation and helpful support from real people when you and your clients need it
- Perks* program that offers group incentives for consistent habits and rewards[#] for members

Quotes and implementation

- In most cases, all quotes are completed within 48 hours.
- No payroll or binder check required, 1099 employees are eligible for Dental and Vision plans
- Live data integration with Ease, Employee Navigator, Rippling and more
- Implementations and enrollments completed within five business days or less and can be completed through the online portal¹



Dental plan features^m:

- All plans 100% customizable
- No waiting periods
- No missing tooth clause[^]
- No downgrades on composites
- Underwrite for 2+ eligible lives^{4,5}
- Additional cleanings for pregnant woman and diabetics
- Networks: Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, Maverest, First Dental Health, and Beam Direct³



Vision plan features:

- Exams and lenses covered every 12 months
- Frames covered every 12 or 24 months
- Underwrite for 2+ eligible lives
- 2-year vision rates guarantee^{2,5}
- Network: VSP[®] Choice Network



Life plan features:

- Employer-paid and voluntary life plan options available
- Accidental Death and Dismemberment (AD&D) available
- Premium Waiver Benefit
- Accelerated Death Benefit^{ll} included



Supplemental health plan features:

- Voluntary, contributory, and non-contributory options
- Lump sum payments directly to the member
- For accident plans, payment is not dependent on benefits schedule



Disability plan features:

- Relationship with The Hartford to offer industry-leading disability insurance coverage
- Short-term and long-term disability insurance plan options that can be 100% employer-paid or 100% employee-paid
- Short-term disability insurance plans include benefits for childbirth recovery
- Value-added^v services include the Ability Assist[™]
- Employee Assistance Program (EAP) and
- HealthChampion[™]

Quick facts

Actual coverage and costs may vary depending on plan(s) selected.

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). Group dental policy form number NDNGRP 2020 and group 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 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).

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Life and Accident Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting company listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. The Hartford is not responsible and assumes no liability for administration of or payment of the dental and vision insurance products provided by Beam Benefits or their affiliates as described in the material. The Hartford receives compensation from Beam Benefits for the marketing of Dental and Vision products. © 2024 The Hartford

THE DISABILITY POLICY PROVIDES LIMITED BENEFITS. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

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Disability Form Series includes GBD-1000, GBD-1200, or state equivalent.

Quick facts (continued)

|| Accelerated Death Benefit for Basic and Voluntary/Contributory Life product not available in CA.

* 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.beambenefits.com](https://www.beambenefits.com). Beam Perks™ may be changed at any time without notice and is subject to availability. See <https://www.beambenefits.com/legal/beam-perks-terms-and-conditions> for Terms and Conditions.

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.

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

^No missing tooth clause for services completed within 12 months of extraction

¹ Average implementation timeframe based on internal data and dependent on the submission of complete and accurate data entry and broker approval.

² 2 year rate guarantee not available for Florida small groups.

³ Access points and providers based on data comprised of the following networks as of November 2022; Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, Maverest, First Dental Health, and Beam Direct. Refer to your dental insurance card for live networks in your state.

⁴ Underwrite 2+ lives not available in Michigan

⁵ 2 year rate guarantee not available in Washington.

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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