

Welcome

We're Beam Benefits

Simpler, smarter employee benefits that are
easy to understand and even easier to use.

beam[®]



Get on your way to simpler, smarter benefits

Enroll with Beam today

Learning about your benefits

- [Dental](#)
- [Vision](#)
- [Basic Life](#) & [Voluntary Life](#)
- [Accident](#)
- [Hospital indemnity](#)
- [Critical illness](#)
- [Short-term & Long-term Disability](#)

Using your benefits

- [Member portal account](#)
- [Opt in to Perks](#)
- [In-network providers](#)
- [Help and support](#)



We're Beam Benefits

Brighter benefits for a bolder workforce

Clear information

Benefits that are easy to understand and even easier to use.

Quality coverage

Plans that protect you during life's twists and turns

Easy access

Intuitive self-service tools for member info, coverage details, and other plan information 24/7.

Wellness incentives

Rewards[#] for consistent wellness habits through our [Beam Perks* program](#).

In-network savings

[Find a Provider](#) tool to help you get excellent care and save on out-of-pocket costs.



[What is Beam?](#)

Learning about your Beam Benefits



Dental

We want our members to go to the dentist and take care of their teeth. That's why most of our standard plans provide no-cost preventive care exams, cleanings, fluoride, x-rays, and sealants.

- Plan features include no missing tooth clause[^], no downgrades on composites, implant coverage, and more³
- Pregnancy and diabetic teeth cleaning available
- Smart toothbrush that rewards members for healthy brushing habits

Beam Dental plan highlights



Broad network of dentists throughout the country (500,000+ access points^{†1})



Covers cleanings, preventive care, and diagnostics for members[§]



[Beam Perks* program](#) for member rewards[#]

Quick links

[Dental FAQs](#) | [Find a dentist](#) | [Blog post: Just got dental insurance? Here's what to know](#)

Beam Perks

Make brushing more rewarding

Included in your dental plan is our Beam Perks program which incentivizes healthy habits with redeemable wellness-connected rewards and a smart toothbrush that encourages consistent dental hygiene.

What's included:

- **Beam Brush:** smart, electronic toothbrush
- **Beam paste:** high-quality, custom formulated toothpaste
- **Free shipping:** delivered right to you
- **Earn rewards:** redeem points on the [Beam Shop](#) for brush heads, floss, our custom toothpaste, and gift cards to your favorite brands



Brush bonuses:

- View brushing data for you and your family
- Turn on Quadrant Buzz and Auto Off
- Customize settings: Quadrant Buzz and Auto Off

Please note:

- You have 45 days from your insurance effective date to opt in to Perks for you and your dependents.
- While you can register and opt in to Perks prior to your effective date, your Perks will not be shipped until your effective date.
- We will send you an email after your Perks ship. Estimated delivery time 2-5 weeks after redeeming in the app.

Quick links

[Using Beam Perks video](#) | [Enrolling in Perks](#) | [Perks FAQ](#)

Beam Perks rewards

Brushing rewards in 3 easy steps

1

Sync your brush

Sync your Beam Brush with our app

⋮

2

Earn points[≡]

Earn 10 pts. when you brush for 2 min

⋮

3

Redeem for rewards

Redeem points for brush heads, floss, our custom toothpaste, and gift cards to your favorite brands



[Quick links](#)
[Rewards FAQ](#)

Vision

We partner with VSP® Vision Care — one of the leading vision insurance carriers in the industry — to extend your coverage beyond the basics.

- Offers coverage for eyewear, discounts on annual eye exams, and allowances to lower out-of-pocket costs
- Up to \$200 in elective contact allowances

Beam Vision plan highlights



Eye exams and lenses covered every 12 months



Frames covered every 12 or 24 months



Access to top vision providers across the U.S. at 121,000+ access points^{\$}



Quick links

[Vision FAQs](#) | [Find an eye doctor](#) | [Blog post: How do screens affect your eyes?](#)

Employer-paid Life

Secure your family's future with Employer-paid Life coverage, providing financial protection and peace of mind in the event of your passing.

- Coverage acts as a financial safety net with a guaranteed lump-sum payment
- No restrictions on how the benefit payment can be used; pay the mortgage, cover childcare expenses, eliminate household debt, etc.
- Includes Accidental Death and Dismemberment (AD&D) coverage¹¹



Beam Employer-paid Life plan highlights



100% employer-paid plans



Lump-sum payment made directly to your beneficiary



Quick links

[Life coverage overview](#) | [Basic Life FAQs](#)

Voluntary Life

When faced with the unexpected, members and their loved ones will know they're protected with our group term life plans.

- Flexibility to convert to an individual permanent policy available when group coverage terminates
- Spouse and dependent coverage
- Payroll deduction means premiums can be deducted directly from the employee's wages



Beam Voluntary Life plan highlights



Online Evidence of Insurability (EOI) process for instant decision on amounts over the guarantee issue



Lump-sum payment made directly to your beneficiary

Quick links

[Life coverage overview](#) | [Voluntary Life FAQs](#)

Accident

Our accident benefit plans provide financial support for a covered accidental injury regardless of other health coverage.

- Coverage can ease the financial impact of deductibles, copays, and other associated medical costs
- Covers sudden, unexpected, unintended, not workplace-related injuries
- Works well as a supplement with other types of insurance



Beam's accident plan highlights



Lump sum payment directly to member



No benefit payment schedule for accident plans



Our plans pay up to an annual maximum benefit

Quick links

[Supplemental Health overview](#) | [Accident FAQs](#)

Hospital indemnity

Your hospital indemnity coverage helps ease the financial burden of a hospital stay.

- Per-day benefit for an inpatient stay in a hospital due to a non-occupational accident or illness
- Benefit amount is doubled for hospital confinement in an ICU or CCU
- Benefit maximum of 30 days per person every calendar year

Beam's hospital indemnity plan highlights



Pays directly to the members to help ease the financial impact of a hospital stay—regardless of other medical coverage



Use the benefit as you choose - pay for deductibles, copays, travel, child care, and more



Pays out a set per day amount to offset the cost of a hospital stay



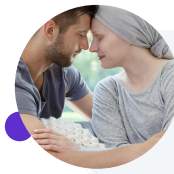
Quick links

[Supplemental Health overview](#) | [How to submit a hospital indemnity claim](#)

Critical illness

Your critical illness coverage pays directly to you, helping ease the financial burden of a critical illness — regardless of other medical coverage.

- Coverage provides financial support not covered by a primary health plan
- Plans feature no deductible and no lifetime maximum benefit amount¹
- Member and their dependents may have access to additional coverage for progressive disorders and diseases^{**}



Beam's critical illness plan highlights



Simple, lump-sum cash payout in the event of a serious illness that can apply towards treatment costs and non-medical expenses



Guaranteed issue coverage available to employees and dependents with no pre-existing condition limitations

Quick links

[Supplemental Health overview](#) | [How to submit a critical illness claim](#)

**Additional coverage for progressive disorders and diseases is not available in California

Beam Disability powered by The Hartford

Planning for peace of mind

We partner with The Hartford to offer best-in-class short-term and long-term disability insurance plans to help protect our members' income in the event of an illness, injury, or maternity leave.

Plan features

- Best-in-class short- and long-term disability insurance plans that can be 100% employer-paid or 100% employee-paid.
- Straightforward coverage options with no medical underwriting required to secure a plan if enrolling upon initial eligibility.
- Value-added[▼] services include the Ability Assist[®] Employee Assistance Program (EAP) and HealthChampion[®], as well as identity theft support and travel assistance for long-term coverage users.
- Industry-leading speed and ease with The Hartford's approach to claims management ensures a stress-free experience for our members.



Enroll today with Beam Benefits

Ready to experience simpler, smarter employee benefits?

Reach out to your benefits administrator to learn more about your Beam plan options and get enrolled today. We look forward to having you become a Beam member.



Using your Beam Benefits



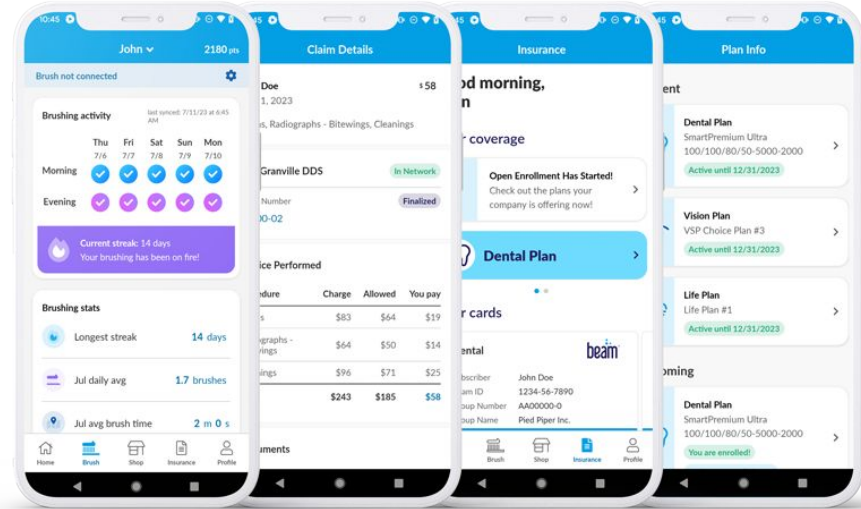
Member portal and app

What you need, when you need it

We make it easy to use your employee benefits and find what you need, fast.

That's why we created our Beam Member Portal and App where you can:

- Review benefits information
- Access your digital ID card^{SS}
- View claims and get claim status updates in real time
- Submit pre-treatment authorizations
- Find an in-network dental or vision provider
- View your brushing awards
- Purchase supplies and more!



[Click here for instructions on getting started](#)

Getting started

Beam Member Portal, Perks & App

Your entry to the Beam Benefits experience begins now.

1

Enroll in your employer's Beam Benefits offerings.
Make sure to provide a personal email address when enrolling.

2

Either open the welcome email from Beam Benefits and follow the prompts to create a Beam member account or visit the Beam website and select 'Login' to register a new account.

3

Opt into Beam Perks. While creating your account you will be given the option to opt into Perks for yourself and your dependents 4 years and older.

4

Download the Beam Benefits mobile app on your [iPhone](#) or [Android device](#). The email address and password you use to set up your Beam account will be the login information for the Beam App.

5

In the Beam App, navigate to the "Shop" tab and select "redeem Perks" under your item. This step must be completed to receive your free Beam Brush(es). A confirmation email will be sent upon completion.

6

Use your Beam Benefits. Everything you need will be just a click away.

"Overall, I'm really happy and pleased with the process of setting up my account. It was very easy and went really quick. Beam's mobile app is really user friendly...it's simple, intuitive, and easy to use."

Chris B.
Member

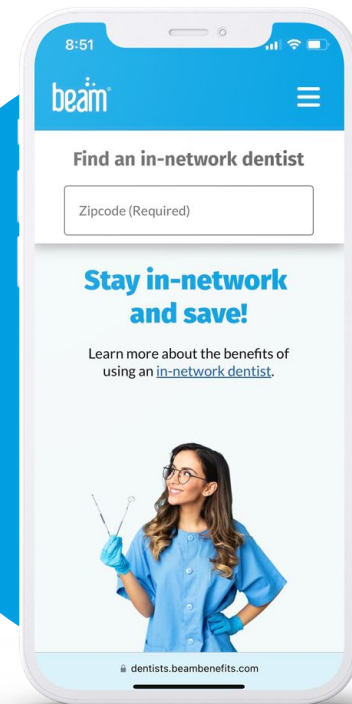
Your path to savings

Visiting an in-network provider

Beam has you covered from coast-to-coast with a large, national network of dental and vision access points to receive care.

In-network providers have a relationship with Beam's networks that results in lower contracted fees for claims. Beam members can use their dental plan coverage at any dental office, but visiting an **in-network (INN)** provider [can save members real money](#) in the long run.

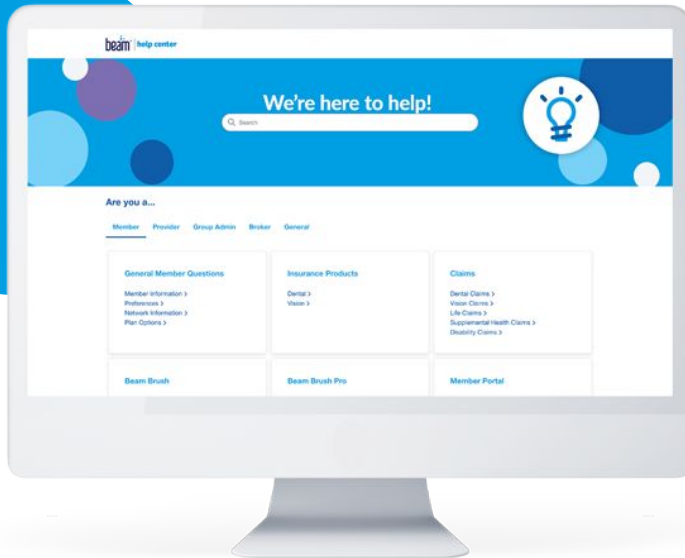
Find your in-network provider on our [web portal](#) or mobile app.



Claims submitted for out-of-network providers are covered, but you may pay more out of pocket.

Help center

Tech when you want it, people when you need them



We get it—insurance can be tough.
That's why we have provided you multiple
ways to get help on anything you need.



FAQs

help.beambenefits.com



Customer Support

support@beambenefits.com

(800) 648-1179

Thank you!



beambenefits.com

Important disclosures

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

Important disclosures

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.

Disability Form Series Number includes GBD-1000, GBD-1200, or state equivalent. In Idaho, ID Form GBD-1000, GBD-1200

^{§§} Members can still request a physical insurance card if preferred by calling Beam Success at 1 (800) 648-1179.

[¶] 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.

[§] Access points based on data provided by VSP for the VSP Choice Network as of February 2024

^{*} Members earn 10 points for each brushing event synced with the Beam App lasting at least 2 minutes. Each member can earn a max of 20 points per day for 1 morning and 1 evening brushing event. Brushing events occurring between 4:01AM & 4:00PM count as a morning brushing event and brushing events occurring between 4:01PM & 4:00AM counts as an evening brushing event. Events with a duration less than 2 minutes will not be eligible for reward points. The duration requirement is for a single event or is not the sum of multiple brushing events.

[†] See insurance certificate for timeline requirements

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

[¥] For agent use only. Not intended for public distribution.

^³Pre-Treatment Estimates recommended for major services

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

^{*}Services are offered through vendors which are not affiliated with The Hartford and these services are not insurance. The Hartford is not responsible and assumes no liability for the goods and services described in this material and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit www.TheHartford.com/employee-benefits/value-added-services for more information.