

Critical Illness

A life-changing illness can happen at a moment's notice – the last thing a family wants to worry about is how they'll afford health care costs. We're here to provide peace of mind and financial support when it's needed most.

Our **critical illness plans** go beyond traditional health coverage, providing extra protection and financial security should a qualifying serious illness happen.



Plan features

- Voluntary, contributory or non-contributory available
- Lump-sum payment goes directly to member
- Dependent coverage available
- No lifetime maximum benefit amount¹
- Recurrence benefit included¹

Standard plan options

Select

- \$5,000 for groups with 3-9 eligible employees
- Covers base conditions

SelectPlus

- \$5,000 for groups with 3-9 eligible employees
- Covers advanced conditions and progressive diseases

Ultra

- \$5,000 or \$10,000 for groups with 10-100 eligible employees
- Covers base conditions only

UltraPlus

- \$5,000 or \$10,000 for groups with 10-100 eligible employees
- Covers advanced conditions and progressive diseases



Critical Illness

What illnesses are covered?

Base conditions

- Benign brain tumor
- Coronary artery bypass
- Coronary artery stent
- End-stage renal failure
- Heart attack
- Cancer (invasive)
- In situ Cancer (non-invasive)
- Skin cancer
- Major organ failure
- Stroke

Advanced conditions

Includes base conditions

- Blindness
- Coma
- Loss of hearing
- Loss of limbs
- Loss of speech
- Permanent paralysis
- Severe burns
- Progressive diseases including advanced Alzheimer's, advanced Parkinson's, major head trauma, motor neuron disease (ALS), multiple sclerosis, and muscular dystrophy

Critical Illness 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). Critical Illness coverage applicable to policy form GCI AO L20, or state equivalent. Products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply.

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

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

1. See insurance certificate for timeline requirements between critical illness claims.

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

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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