Vision

We've partnered with VSP® Vision Care to extend vision coverage beyond the basics with self-service tools and helpful support.



Plan features

- Exams and lenses covered every 12 months
- Frames covered every 12 or 24 months
- 2-year vision rate guarantee
- 42,000+ providers and 121,000 access points
- Low co-payments
- 20% savings on the amount over allowance¹
- Up to \$200 in frame allowances
- Up to \$200 in elective contact allowances

Standard plan options	VSP® Choice Plan 1	VSP® Choice Plan 2	VSP® Choice Plan 3	VSP® Choice Plan 4	VSP® Choice Plan 5	VSP® Choice Plan 6
Annual exam (\$10 copay)	~	~	~	✓	✓	~
Lenses or contacts every 12 months	~	~	~	~	~	~
Frames	24 months	12 months	12 months	12 months	24 months	12 months
Materials copayment	\$25	\$10	\$10	\$10	\$25	\$25
In-network annual allowances	\$150	\$150	\$200	\$175	\$130	\$130
Includes anti-reflective and scratch-resistant coating				~		











Vision

Vision insurance product underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Policy form number NVIGRP 2020. Vision product underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, NY, LA, UT, OH, TX, NM, NH and NV. Vision coverage applicable to policy form GVIS AO L20, or state equivalent. Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Not all products available in all states. Limitations and exclusions apply. Vision product administered by Vision Service Plan Insurance Company. VSP is a registered trademark of Vision Service Plan.

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

^f Access points and providers based on data provided by VSP for the VSP Choice Network as of February 2024

VSP and VSP Choice Plan are registered trademarks of Vision Service Plan. All other brands or marks are the property of their respective owners.

1. 20% discount is an additional benefit offered by VSP and not included in the insurance benefit plan.

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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