

2-Year Rate Guarantee

Help protect your client's financial future with a guaranteed rate

Groups can save time and money when they lock in a rate on dental and vision plans today with Beam Benefits.







Help give your clients financial protection and peace of mind with health care costs.

Now through June 30, 2023, Beam Benefits is offering its 2-Year Rate Guarantee^{ll} for new dental and vision quotes with an effective date between April 1, 2023, and September 1, 2023, for groups with 10-499 eligible employees.



Simpler, smarter benefits for today's workforce

Beam takes a modern approach to delivering simplified, robust benefits plans. We provide our members with self-service tools, wellness-connected incentives, and helpful support for an experience unlike any other.

 <p>Innovative quoting process for customized plans^{##} and competitive pricing</p>	 <p>Access a national network of providers: 500,000+ dental access points^{††} 115,000+ vision access points^{‡‡}</p>	 <p>Rapid implementation with no waiting period for members</p>	 <p>Beam Perks[*] program for group incentives and member rewards[#]</p>
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Learn more

Contact your Beam representative today or visit www.beambenefits.com/2-year-rate-guarantee to help your groups potentially save money on benefits with our 2-Year Rate Guarantee.

|| Terms & Conditions: 2023 Rate Guarantee Program

2-year rate guarantee applies to new dental and vision quotes received between 4/1/2023-6/30/2023 11:59pm EST. To qualify for the promotion, groups must not be currently enrolled with Beam or canceled within the past 12 months and have between 10-499 eligible employees. Groups must have a policy effective date between 4/1/2023-9/1/2023 to qualify for the rate guarantee. Program does not limit the number of quotes received or number of brokers within the same brokerage that may participate.

2-year rate guarantee promotion, in Florida and Washington, applies to new dental and vision quotes received between 4/1/2023-6/30/2023 11:59pm EST. To qualify for the promotion, groups must not be currently enrolled with Beam or canceled within the past 12 months and have between 51-499 eligible employees. Groups must have a policy effective date between 4/1/2023-9/1/2023 to qualify for the rate guarantee. Program does not limit the number of quotes received or number of brokers within the same brokerage that may participate.

Valid in all states in which Beam sells insurance. Rate is subject to change during rate guarantee period due to State or Federal law changes. Beam Benefits may suspend or terminate this offer at any time for any reason. Each rate guarantee is separate and independent from commission. Applies to single employer groups only.

To be eligible for qualification and payment, the broker must be appropriately licensed and appointed and comply with all applicable laws and regulations, including, without limitation, those that apply to disclosure of compensation.

Quotes received through Gusto, Rippling and Allstate Benefits (National General) do not qualify for this promotion. Shelf rated plans excluded from this promotion. Please check with your Beam representative to see if you're eligible. The personal information collected, processed and used as part of the promotion will be used in accordance with Beam Dental's Privacy Policy, which is available for your review at <https://www.beambenefits.com/legal/privacy-policy>.

Time frame and details

Years 1 and 2: Beam will have an open enrollment period between years 1 and 2, the rates will remain the same.

See next page for continued disclaimers

Disclosure

**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. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX and NM. 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. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Not all products available in all states.

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 a 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

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

¶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 and providers based on data provided by VSP for the VSP Choice Network as of February 2023.

*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. Beam Perks™ may be changed at anytime 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.

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