DENTAL BENEFITS SUMMARY

G&A Partners

PLAN: **SmartPremium 100/80/50/50-1000-1000**

POLICY EFFECTIVE DATE: **07/01/22**

POLICY LENGTH: **12 months**

WHY BEAM

Beam is the future of group dental insurance for employers large and small. We're pairing innovative tech with personal service to deliver an insurance experience unlike any other.

- 95th Percentile UCR OON
- Digital implementation and admin
- Nationwide network (Over 300,000 access points)
- Beam Perks included

BEAM PERKS INCLUDED

Essentials for great dental care delivered right to member's doors.

- **Beam Brush**
  Smart, electric toothbrush.
- **Beam Paste**
  High-quality, custom formulated toothpaste.

QUESTIONS?

If you have questions, call us at (800) 648-1179. We'd love to help! Or visit app.beam.dental and login to view more info.
Please check your Certificate of Insurance for a description of coverage, limitations, and exclusions under the plan. Some Services require prior authorization.

PLAN COVERAGE

	IN-NETWORK (PPO FEE)	OUT-OF-NETWORK (95TH PERCENTILE UCR)
PREVENTIVE & DIAGNOSTIC **Diagnostic and preventive:** exams, cleanings, fluoride, space maintainers, x-rays, and sealants	100%	100%
BASIC **Minor restorative:** fillings **Prosthetic maintenance:** relines and repairs to bridges, implants, and dentures **Emergency palliative treatment:** to temporarily relieve pain	80%	80%
MAJOR **Major restorative:** crowns, inlays, and onlays **Endodontics:** root canals **Periodontics:** to treat gum disease **Prosthodontics:** dentures **Prosthetics:** bridges **Oral surgery:** extractions and dental surgery	50%	50%
ORTHODONTIA **Child Orthodontics:** braces with age limit of 19	50%	50%

PLAN MAXES

Annual maximum applies to diagnostic & preventive, basic services, and major services. Lifetime maximum applies to orthodontic services.
Annual Max based on Calendar Year.

ANNUAL MAX **Benefit Period:** Calendar Year	$1,000 /yr
ORTHO LIFETIME MAX	$1,000 /lifetime

PLAN DEDUCTIBLE

The deductible is waived for diagnostic & preventive services.

INDIVIDUAL	$50.00 /yr
FAMILY	$150.00 /yr

CLAIMS INFORMATION

Beam Insurance Administrators	Electronic payer ID	NEA ID	Fax number	Phone number	Claim form accepted
PO Box 75372 Cincinnati, OH 45275	BEAM1	BEAM1	(844) 688 - 4821	(800) 648 - 1179	ADA form 2006 or later

Beam Dental PPO Standard coverages, as of August 1, 2019

Dental and vision insurance products underwritten by National Guardian Life Insurance Company† (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company in DE, NY, and ID (8/1/21). 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. Not all products available in all states. Vision insurance products administered by Vision Service Plan Insurance Company. Life insurance product is underwritten by Nationwide Life Insurance Company, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Life, Short-Term Disability and Long-Term Disability Additional Value Added Services are not available in the state of Louisiana.

† 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.