



Life

# Securing financial support for families.

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



## What to expect

- In the event of sudden death, a lump sum to cover final costs, daily financial obligations, or a child's education
- Plan options including employer-paid life with AD&D and voluntary life coverage with optional AD&D benefits
- Plans include Accelerated Death Benefit so that, in the event of a terminal illness diagnosis, a portion of the benefit can be paid out during a member's lifetime<sup>ll</sup>
- Additional services, including travel assistance and identity theft support

### Our expanded benefits portfolio

Visit our website to learn more about [what we offer](#) and how we're revolutionizing the employee benefits experience.



Dental



Vision



Life



Disability



Supplemental  
Health

### Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

- Digital quoting with accurate, tailored pricing<sup>##</sup> and competitive rates
- Self-service tools for instant online access to the information you need 24/7
- Robust benefits bundles<sup>‡</sup> that include dental, vision, life, disability, and supplemental health
- Rapid implementation and helpful support from real people



## Securing financial support for families.

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. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID and LA, UT, OH (effective 4/1/22) and TX (effective 8/1/22). 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. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, 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, Columbus, OH, 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. Accident and Hospital only Indemnity insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas).

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.

DHMO dental product available in CA, underwritten and administered by California Dental Network, marketed by Beam Insurance Services LLC. Beam Perks™ and Beam Perks™ rewards program not available for DHMO product members.

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

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

‡ There is no discount associated with the bundling of products.

BM-AD-0241-202205 Beam Benefits



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### Get started with Beam today!

**Questions** [help.beam.dental](mailto:help.beam.dental)

**Support** [support@beam.dental](mailto:support@beam.dental) | (800) 648 1179

**Learn more** [beambenefits.com](https://beambenefits.com)