



Supplemental Health

Coverage you can count on, for the moments you didn't.

We're now offering simplified, tailored group coverage with our Accident and Hospital Indemnity plans.



What to expect

Accident

We help cover costs that crop up from life's unexpected twists and turns. Our accident benefit plans provide financial support for accidental injury or other emergencies regardless of other health coverage.

Plans pay directly to the member and can ease the financial impact of high deductibles, copays, and other associated medical costs.

Hospital Indemnity

Our plans give you a sense of security, knowing that hospital costs will not be debilitating. Our hospital indemnity benefit plans are paid directly to a member experiencing an inpatient hospital stay and can help cover deductibles, copays, travel, child care, and other costs regardless of other health coverage.

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^{##} and competitive rates
- Self-service tools for instant online access to the information you need 24/7
- Robust benefits bundles[‡] that include dental, vision, life, disability, and supplemental health
- Rapid implementation and helpful support from real people



Coverage you can count on, for the moments you didn't.

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. 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.

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

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

BM-AD-0243-202205 Beam Benefits



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.beam.dental

Support support@beam.dental | (800) 648 1179

Learn more beambenefits.com