



DENTAL BENEFITS SUMMARY

## Decent HR Inc

PLAN: **SmartPremium Plus 100/80/50-2500**

POLICY EFFECTIVE DATE: **12/01/22**

POLICY LENGTH: **12 months**

GROUP #: TX13689

### 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.

- 90th 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.beambenefits.com](https://app.beambenefits.com) 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.



FIND A DENTIST

<https://dentists.beam.dental>



QUESTIONS?

[support@beam.dental](mailto:support@beam.dental)



CHECK CLAIMS & ELIGIBILITY

<https://providers.beam.dental>



## PLAN COVERAGE

IN-NETWORK  
(PPO FEE)

OUT-OF-NETWORK  
(90TH 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 and dentures

**Emergency palliative treatment:** to temporarily relieve pain

**Endodontics:** root canals

**Periodontics:** to treat gum disease

**Oral surgery:** extractions and dental surgery

80%

80%

### MAJOR

**Major restorative:** crowns, inlays, and onlays

**Prosthodontics:** dentures

**Prosthetics:** bridges

**Implants:** endosteal in lieu of a 2 or 3 unit bridge

50%

50%

## PLAN MAXES

Annual maximum applies to diagnostic & preventive, basic services, and major services.

**Annual Max based on Calendar Year.**

### ANNUAL MAX

Benefit Period: Calendar Year

\$2,500 /yr

## PLAN DEDUCTIBLE

The deductible is waived for diagnostic & preventive services.

### INDIVIDUAL

\$50.00 /yr

### FAMILY

\$150.00 /yr

## CLAIMS INFORMATION

**Beam Insurance Administrators**

PO Box 75372  
Cincinnati, OH 45275

**Electronic payer ID**

BEAM1

**NEA ID**

BEAM1

**Fax number**

(844) 688 - 4821

**Phone number**

(800) 648 - 1179

**Claim form accepted**

ADA form 2006 or later

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



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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 DE, ID, LA, NM, NY, OH, TX, and UT. 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. \*Additional Value Added Services are not available in the state of Louisiana and the Accelerated Death Benefit is not available in the state of CA. 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). Product availability may vary by state. Program restrictions and exclusions apply.

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