



Beam SmartPremium Plus

Filice Insurance Agency

Why beam®

beam® is different. We're a better way to experience dental care. Here's the value members receive with beam® dental benefits:

- ✓ Nationwide network (270,000 access points)
- ✓ *SmartPremiums*
- ✓ In-app Find-a-Dentist tool
- ✓ *beam® perks included*
- ✓ In-app insurance card
- ✓ No waiting period

beam® perks

Plans ship with the beam® brush included, plus dental goods delivered to each member's door quarterly. We call it beam® perks.



beam® brush

Sonic powered, smart, electric toothbrush.



beam® paste

Premium toothpaste delivered to your door every 3 months.



beam® floss

50 yards of high quality waxed floss.



Replacement heads

Premium soft bristle brush heads designed specifically for your brush.



AA battery

We'll keep your brush powered and ready to go.



Free shipping

Delivered to your door, right when you need it.

Additional Info

See any dentist

Our PPO plans allow you to see any licensed dentist. Savings in plan cost and member out of pocket expenses may be obtained by utilizing participating network dentists. beam® has partnered with leading regional and national PPO network partners through Stratose to provide you with the most choice possible.

Questions?

If you have questions, call us at (844) 260 6093. 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.

Insurance products underwritten by National Guardian Life Insurance Company† (NGL), marketed by Beam Insurance Services LLC, and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). beam® perks provided by Beam Perks LLC. beam® perks can be obtained separately without the purchase of an insurance product by visiting shop.beam.dental. Policy form series numbers NDNGRP 04/06 or NDNGRP 2010.

†National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

BM-GRQ-0001-201604



Plan coverage



In network
(PPO Fee)



Out of network
(90th percentile)

Preventive & Diagnostic

Diagnostic and preventive, exams, cleanings, fluoride, space maintainers, x-rays, and sealants



Basic

Minor restorative, fillings
Prosthetic maintenance, relines and repairs to bridges, implants, and dentures
Emergency palliative treatment, to temporarily relieve pain
Endodontics, root canals
Periodontics, to treat gum disease



Major

Major restorative, crowns, inlays, and onlays
Prosthodontics, dentures
Prosthetics, bridges
Implants,
Oral surgery, extractions and dental surgery



Plan maxes

Maximum Payment

Annual maximum applies to basic services and major services and is waived for diagnostic & preventive.

Annual max

\$1,500.00 /yr

Plan deductible

The deductible is waived for diagnostic & preventive services.

Individual

\$50.00 /yr

Family

\$150.00 /yr