

Dental Benefit Summary

New Life Construction

Plan: SmartPremium Plus

Policy effective date: 02/01/2024 Group #: CA03948

Policy length: 12 months

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

Emergency palliative treatment: to temporarily relieve pain

Endodontics: root canals **Minor restorative:** fillings

Oral surgery: extractions and dental surgery

Periodontics: to treat gum disease

Prosthetic maintenance: relines and repairs to bridges and dentures

80%

80%

Major

Implants: endosteal in lieu of a 2 or 3 unit bridge **Major restorative:** crowns, inlays, and onlays

Prosthetics: bridges **Prosthodontics:** dentures

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.**

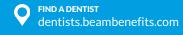
Annual max

Benefit period: calendar year

\$1,500 /yr

Ortho Lifetime Max

\$0 /lifetime









Plan deductible

The deductible is waived for diagnostic & preventive services.

Individual \$50.00 /yr

\$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

Questions?

If you have questions, call us at (800) 648-1179. We'd love to help! Or visit 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.



QUESTIONS? support@beambenefits.com

CHECK CLAIMS & ELIGIBILITY providers.beambenefits.com



This benefit summary is not a complete description of the insurance coverage. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

Dental insurance product underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Dental policy form number NDNGRP 2020. Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX and NM. Dental coverage applicable to policy form GDTL AO L20, or state equivalent. Dental product administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Not all Products Available in All States.

Two life groups made up of only a husband-wife, domestic partners or same-sex couple are not eligible for coverage.

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.

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