

New promotion alert

Two-year rate guarantee!*



Includes a 3% rate cap in year 3
for 10-99 eligible employee groups.

Your clients want stability, and we can give it to them!

Beam is applying a two-year rate guarantee with a 3% rate cap in year 3. Applies to all groups with 10-99 eligible employees that are quoted on or before May 31st, 2022.

— Here's how it works: —

Year 1

Enroll with Beam

Year 2

Keep your rate

Year 3 Renewal

3% cap on
first renewal

Have groups in mind? Request an RFP today!

* Small Group Terms & Conditions: 24/3 Rate Guarantee Program

Rate Guarantee applies to new dental and vision quotes received between 2/1/22 through 5/31/22 11:59pm EST. To qualify for the promotion, groups must not be currently enrolled with Beam or cancelled within the past 12 months and have between 10-99 eligible employees. Groups must have a policy effective between 2/1/22 and 8/1/22 to qualify for the Rate Guarantee. Program does not limit the number of quotes received or number of brokers within the same brokerage that may participate. Valid in all states in which Beam sells insurance, excluding Florida and Washington. Rate is subject to change during rate guarantee period due to State or Federal law changes. Beam Dental may suspend or terminate this offer at any time for any reason. Each Rate Guarantee is separate and independent from commission. Applies to single employer groups only. To be eligible for qualification and payment, the broker must be appropriately licensed and appointed and comply with all applicable laws and regulations, including, without limitation, those that apply to disclosure of compensation. Quotes received through Gusto, Rippling and National General do not qualify for this promotion. Please check with your Beam representative to see if you're eligible. The personal information collected, processed and used as part of the promotion will be used in accordance with Beam Dental's Privacy Policy, which is available for your review at resources.beam.dental/content/privacy

Time frame and details

Years 1 and 2 Group signs on with Beam for the first, 24-month contract.

Year 3 Group renews with a max 3% rate increase, based on group size.
Depending on SmartPremiums, groups may see a 0% rate change at renewal.

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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 NY, DE (7/1/21), and ID (8/1/21). 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. Not all products available in all states

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.

Date: 1/20/22

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