



Dental benefits summary  
**Millsaps College**

**Plan: SmartPremium Plus 100/80/50/50-1000c-1000**

Policy effective date: 01/01/23

Policy length: 12 months

GROUP #: MS00506

**Plan coverage**

**In-network**  
(PPO fee)

**Out-of-network**  
(95th 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%**

**Orthodontia**  
**Child Orthodontics:** braces with age limit of 19

**50%**

**50%**

**Plan maxes**

Annual maximum applies to diagnostic & preventive, basic services, and major services. Lifetime maximum applies to orthodontic services. If at least one Covered Service is paid in a calendar (or plan) year and the total benefit paid does not exceed \$500.00 in that calendar (or plan) year, \$250.00 will be added to the next year rollover maximum. This amount will accumulate to the next period, but will not exceed \$1,000.00.

**Annual max based on policy year.**

**Annual max**  
 Benefit period: calendar year

**\$1,000 /yr**

**Ortho lifetime max**

**\$1,000 /lifetime**

## 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

### 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  
[dentists.beambenefits.com](https://dentists.beambenefits.com)

 QUESTIONS?  
[support@beambenefits.com](mailto:support@beambenefits.com)

 CHECK CLAIMS & ELIGIBILITY  
[providers.beambenefits.com](https://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 series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH in DE, ID, LA, NM, NY, OH, TX, and UT. Dental product administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Products not 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.

Beam is not a subsidiary of Nationwide Life Insurance Company. Beam Insurance Services LLC and Beam Insurance Administrators LLC are Nationwide and Beam Insurance Services LLC are separate companies and not affiliated with Nationwide Life Insurance Company.

Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703.

Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215.



FIND A DENTIST

[dentists.beambenefits.com](https://dentists.beambenefits.com)



QUESTIONS?

[support@beambenefits.com](mailto:support@beambenefits.com)



CHECK CLAIMS & ELIGIBILITY

[providers.beambenefits.com](https://providers.beambenefits.com)

**beam**