beam

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

Ortho lifetime max

\$1,000 /yr

\$1,000 /lifetime



2





Plan deductible

The deductible is waived for diagnostic & preventive services.

Individual

Family

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

\$50.00 /yr

\$150.00 /yr

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.

FIND A DENTIST dentists.beambenefits.com

QUESTIONS? ? support@beambenefits.com





CHECK CLAIMS & ELIGIBILITY providers.beambenefits.com

BM-SOB-0021-202209

Valid as of 01/01/23

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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.

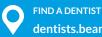
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National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703.

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



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