The VIP Advantage: Comprehensive Dental/Vision/Employer Paid Life & Enrollment Solutions

Strategic Partnership: Voluntary Insurance Partners (VIP) & Beam Benefits
Line Spacing: 1.15

1. Introduction: Why Voluntary Insurance Partners (VIP)?

Voluntary Insurance Partners (VIP) is not just another brokerage; we are the nation's leading producer for Beam Benefits. Because VIP manages more cases and accounts with Beam than any other agency in the United States, we provide our agents and clients with "unlocked" benefits, rates, and technology that are proprietary to our organization. This booklet serves as a deep-dive into the specific advantages of our Dental, Vision, and Life products, paired with our industry-leading enrollment capabilities.

2. VIP Exclusive Dental: Re-Engineering Member Value

Most dental plans are designed to protect the carrier; VIP plans are designed to protect the member. We have negotiated a specific plan architecture that reclassifies high-cost procedures to ensure members pay significantly less out-of-pocket.

The "Basic Service" Shift

In a standard dental plan, complex procedures are categorized as "Major Services," typically covered at 50%. VIP has successfully moved these to "Basic Services," typically covered at 80%.

Procedure	Standard Plan Coinsurance	VIP/Beam Exclusive Coinsurance	Member Savings
Endodontics (Root Canals)	50%	**80%**	30% More Coverage
Periodontics (Gum Treatment)	50%	**80%**	30% More Coverage
Oral Surgery &	50%	**80%**	30% More Coverage

Procedure	Standard Plan Coinsurance	VIP/Beam Exclusive Coinsurance	Member Savings
Extractions			

Rate Stability and Predictability

- **2-Year Rate Lock:** We guarantee your rates will not change for the first 24 months of the contract.
- **5% Renewal Cap:** VIP clients receive a contractual ceiling on renewals, ensuring that even if claims are high, the increase is capped at 5%.

3. VIP Exclusive Quoting: The "Shelf Rate" Revolution

VIP is the **ONLY agency in the United States** that has access to "Easy Shelf Rates" in most states. This allows our agents to bypass the traditional 48-72 hour underwriting window.

- **Instant Proposals:** Generate accurate, bindable quotes during the first client meeting.
- **Ease of Entry:** Simplifies the decision-making process for small to mid-sized employers who need fast answers.
- *Note: Available in most states, excluding a select few with restrictive filing regulations.*

4. Vision: High-End Care via VSP

Our vision plans utilize the **VSP Choice or Signature Networks**, the gold standard in vision care.

- **Access:** Over 38,000 providers and popular retailers like Costco and Visionworks.
- **Integrated Billing:** One bill, one portal, and one ID card for both Dental and Vision through the Beam app.

5. Life Insurance: Simplified Protection

VIP offers both Employer-Paid (Basic) and Voluntary Life options with a focus on removing barriers to coverage.

- **Guaranteed Issue (GI):** Generous GI limits that allow employees to get covered without medical exams or health questionnaires.
- **Digital EOI:** If an employee chooses coverage above the GI limit, our Evidence of Insurability process is 100% digital, often resulting in instant approval.

6. Enrollment Capability: The ExpressEnroll Edge

The VIP experience is defined by **ExpressEnroll**, our proprietary enrollment ecosystem designed to handle the heavy lifting of benefits administration.

Key Features of ExpressEnroll:

1. **Speed to Active:** Cases can be fully implemented and members active in as little as 5 business days.
2. **Paperless Experience:** Mobile-friendly enrollment that employees can complete on their phones in minutes.
3. **Data Integrity:** Direct API integration with Beam ensures that coverage information is accurate from day one.

7. Agent Incentives & Recognition

Because of our massive scale, Beam creates **VIP-only contests**. These incentives include cash bonuses, travel rewards, and special recognition that no other agency in the country can access. When you work with VIP, you are backed by the strongest partnership in the ancillary benefits space.
