beam

VOLUNTARY INSURANCE PARTNERS

YOUR VOLUNTARY BENEFITS SPECIALISTS

The VIP Advantage: Beam Benefits Unlocked

A comprehensive analysis of proprietary Dental, Vision, and Life solutions exclusively available through Voluntary Insurance Partners.

NotebookLM

Re-Engineering the Member & Agent Experience

VIP

Scale = Leverage

VIP is the nation's leading producer for Beam Benefits, managing the highest volume of cases in the United States.

The Result

Volume unlocks proprietary benefits, rate structures, and API technologies exclusive to the VIP network.

The Philosophy

Plan architectures designed to protect the member, not just the carrier's bottom line.

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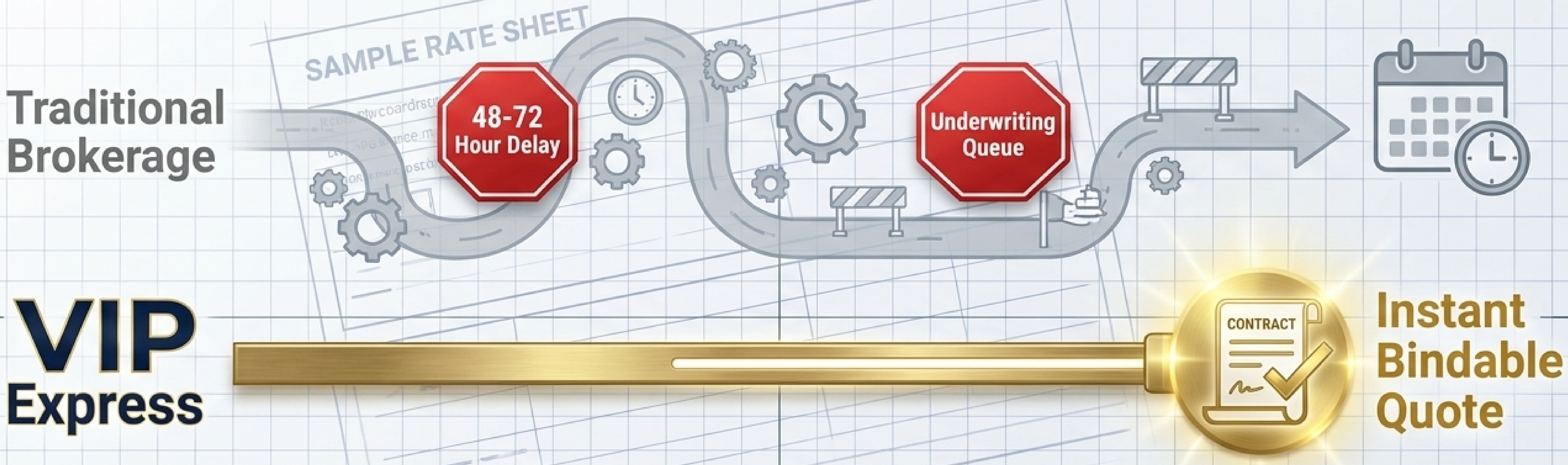
The ONLY Agency with Instant Shelf Rates



Skip the Underwriting Queue

Generate accurate, bindable proposals during the very first client meeting.

Close Faster

Simplifies the decision-making process for small to mid-sized employers who demand fast answers.

Note: Instant Shelf Rates are available in most states (excluding a select few with highly restrictive filing regulations).

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The Basic Service Shift

	Standard Plan	VIP Exclusive Plan
Endodontics (Root Canals)	50% Coinsurance (Major)	80% Coinsurance (Basic)
Periodontics (Gum Treatment)	50% Coinsu (Major)	80% Coinsurance (Basic)
Oral Surgery (Extractions)	50% Coinsurance (Major)	80% Coinsurance (Basic)

30% More Coverage

High-cost procedures are reclassified to ensure members pay significantly less out-of-pocket.

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Unprecedented Rate Stability

2-Year Rate Lock

We guarantee rates will not change for the first 24 months of the contract. No surprises.

5% Renewal Cap

A contractual ceiling on renewals. Even in the event of exceptionally high group claims or utilization, the client's increase is capped at a maximum of 5%.

Predictable pricing equals sticky retention.

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The Gold Standard in Vision Care

Network Power
Utilizing VSP Choice or Signature Networks (38,000+ providers, including Costco and Visionworks).

Ecosystem Integration
One bill, one portal, and one digital ID card for both Dental and Vision through the unified Beam app.

Value-Add Perks
$200 Retail Frame Allowance, Diabetic Eyecare Plus Program included.

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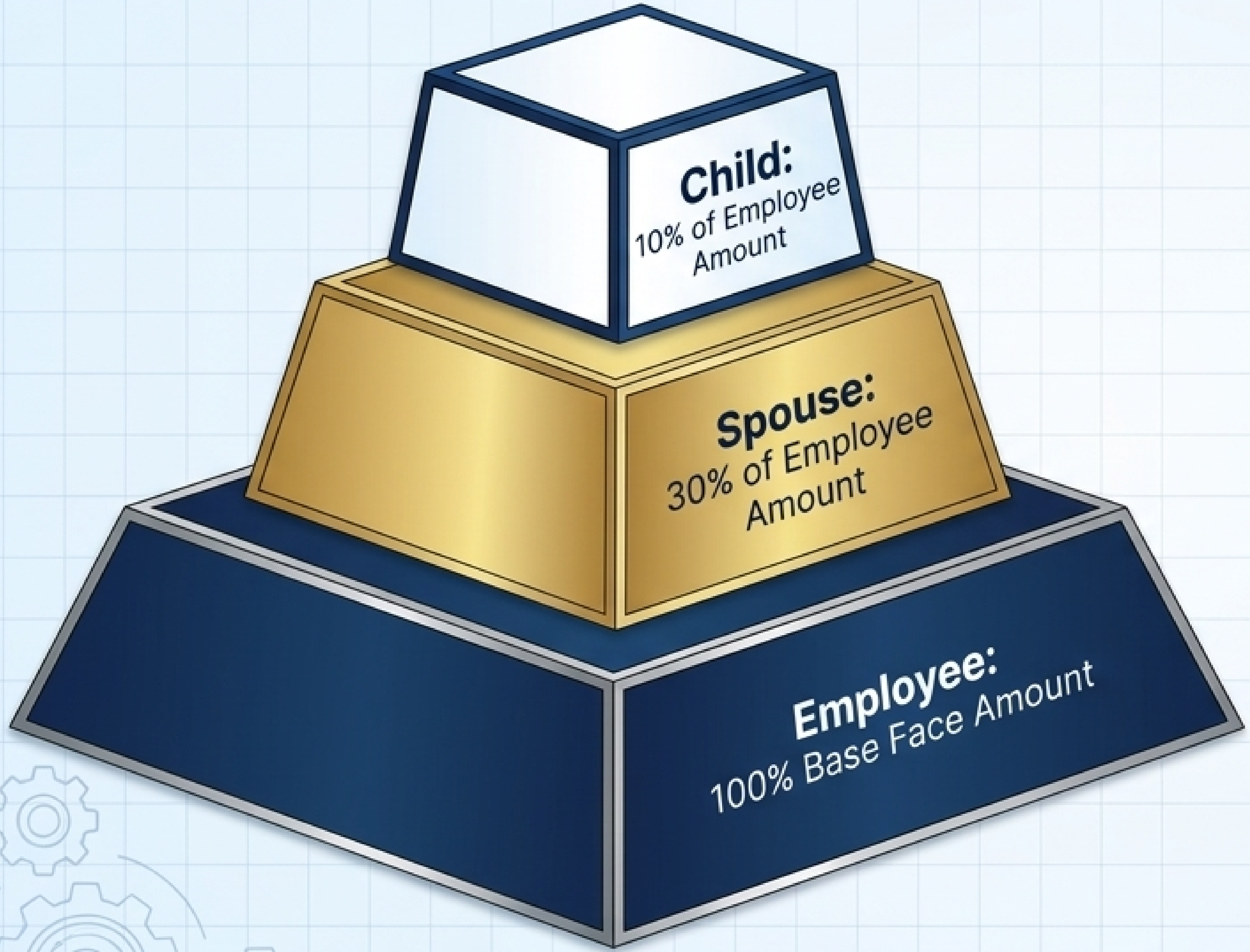
Frictionless Group Term Life



Guaranteed Issue (GI)

Generous limits ($25k, $50k, or $100k based on group size) remove the need for medical exams or health questionnaires.

Digital EOI

Instant digital approval available for amounts above GI limits. Frictionless, paper-free processing.

Administered in partnership with Nationwide. AD&D coverage included.

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Heavy Lifting, Handled.

Speed to Active

Cases are fully implemented and members are active in as little as 5 business days.

Paperless Experience

100% mobile-friendly enrollment completed on an employee's phone in minutes.

Data Integrity

Direct API integration between VIP's ExpressEnroll ecosystem and Beam ensures absolute day-one accuracy.

Administered in partnership with Nationwide. AD&D coverage included.

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VIP-Exclusive Agent Incentives

Because of VIP’s massive scale, Beam engineers proprietary rewards programs exclusively for VIP agents.

The Perks: Access to lucrative cash bonuses, exclusive travel rewards, and elite industry recognition.

The Bottom Line: These incentives cannot be accessed outside of the VIP hierarchy. You are backed by the strongest partnership in the ancillary benefits space.

Administered in partnership with Nationwide. AD&D coverage included.

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The VIP / Beam Advantage at a Glance

Sales Speed

Instant

Shelf Rates bypass 48-72 hr underwriting delays.

Product Power

80% / 5%

80% Basic coverage for major procedures.
2-Year Lock + 5% Renewal Cap.

Complete Suite

Integrated

Unified VSP Vision & High-GI Group Term Life.

Administration

5 Days

ExpressEnroll API ensures 5-Day Speed to Active.

Administered in partnership with Nationwide. AD&D coverage included.

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VIP Benefits Glossary

Shelf Rates
Pre-calculated, instant-bind premium rates that bypass standard underwriting delays (available in most states).

ExpressEnroll
VIP's proprietary digital enrollment ecosystem utilizing direct API integration with Beam for rapid implementation.

The Basic Service Shift
VIP's proprietary reclassification of Endodontics, Periodontics, and Oral Surgery from 50% coverage (Major) to 80% coverage (Basic).

GI (Guaranteed Issue)
Generous life insurance coverage amounts granted without requiring health questionnaires or medical exams.

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VIP & Beam FAQ

Q: Are the instant shelf rates available everywhere?

A: Shelf rates are available in most states. A select few with highly restrictive filing regulations are excluded.

Q: How does the 5% renewal cap actually work?

A: Even if a group experiences exceptionally high claims during their 2-year lock, their rate increase at renewal is contractually capped at a maximum of 5%.

Q: How is dependent life insurance calculated?

A: VIP uses a simplified logic model: Spouses receive 30% of the Employee's face amount, and Children receive 10%.

Q: Can employees still use paper enrollments?

A: While ExpressEnroll is a 100% digital, mobile-first platform designed for maximum speed and data integrity, accommodations can be made if strictly necessary.

Administered in partnership with Nationwide. AD&D coverage included.

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