



Make people smile with our dental and vision plans.

The Hartford's flexible dental and vision offering is powered by Beam Benefits.

We offer employers with fewer than 100 employees access to a comprehensive selection of dental and vision plans. There are four dental and six vision plan options available, all accessible through RTQi, our online quoting platform.

Included in all plans:

- Robust plan design for dental and vision coverage.
- Self-service tools for ease of quoting and instant online access 24/7.
- Rapid implementation and helpful support from real people when you and your customers need it.

Quotes and Implementation

- Policy activation completed in 48 hours with enrollments completed in as little as 5 business days.*
- Customer deliverables ready in 7-10 business days from policy activation.
- No payroll or binder check required, 1099 employees may be eligible for dental and vision plans.
- Live data integration with Ease, Employee Navigator and more.

* Average implementation timeframe based on internal data and dependent on the submission of complete and accurate data entry and broker approval.

Vision

- Featuring six vision plans*
- Exams and lenses covered every 12 months
- Frames covered every 12 or 24 months
- Two-year vision rate guarantee
- VSP® Choice Network¹

Vision Participation Requirements

- Underwrite for 2+ eligible lives
- No participation requirements based on contribution

*Actual coverage and costs may vary. Check your dental and/or vision plan to see what services may be covered.

Dental

- Featuring four dental plans*
- No waiting periods
- No missing tooth clause
- No downgrades on composites
- Additional cleanings for pregnant women and diabetics
- Networks: Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, Maverest, First Dental Health and Beam Direct

Other Features

- Carryover benefit
- 90th UCR
- Annual maximum up to \$5,000 and Ortho lifetime max up to \$2,500
- Child ortho care plan pickup option

Dental Participation Requirements

- Underwrite for 2+ eligible lives
- Voluntary groups need 20% participation
- Employer-sponsored groups:

Why The Hartford?

With a rich heritage spanning over two centuries, we're committed to meeting the evolving needs of our small business clients. Our new dental and vision offering powered by Beam Benefits provides plans that are easy to understand, easy to implement and even easier to use.

*Actual coverage and costs may vary. Check your dental and/or vision plan to see what services may be covered.

Employer Contribution	Minimum Participation
1%-29%	20% or 5 employees (whichever is greater)
30%-79%	30% or 5 employees (whichever is greater)
>80%	75% or 5 employees (whichever is greater)

Note: If a group has fewer than 5 employees, all must enroll.

Coverage is provided by third party insurers.



Learn more.

For details, please contact your sales executive from The Hartford.



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