

The Hartford Enhances Employee Benefits For Small Businesses Through New Relationship With Beam Benefits

The Hartford integrates Beam Benefits dental and vision plans with its group income protection and life insurance benefits

HARTFORD, Conn.--(BUSINESS WIRE)-- The Hartford, a leading provider of employee benefits and small business insurance, is enhancing its benefit options for small businesses with dental and vision plans through a new relationship with Beam Benefits. Brokers can integrate dental and vision benefits with The Hartford's group income protection (also known as disability) and life insurance to develop competitive benefits packages for small employers with fewer than 100 employees.

"We are making it easier for smaller employers who may not have the support of human resource departments to access the highest quality employee benefits in one place," said Karen Raftery, Head of Priority Business for Group Benefits at The Hartford. "The Hartford is dedicated to helping our broker partners design comprehensive benefit packages that help small business owners care for their employees and attract and retain talent in this competitive market."

Brokers can quote the dental and vision plans alongside a broad range of The Hartford's industry-leading group and supplemental health benefits through The Hartford's online quoting platform, RTQi. Key features include:

A choice of four dental and six vision plans;

Fast quotes, with most completed in under 10 minutes;

Implementation and enrollments completed within five business days or less through the online portal; and

Access to the Beam Perks™ program that offers incentives for consistent dental habits with a rewards program for members.

In addition to offering Beam's dental and vision plans to The Hartford's customers, Beam has added The Hartford's group income protection benefits to its suite of products. Beam Disability provided by The Hartford will be available for quoting in early September in five states, with additional states to follow.

"We're thrilled to team up with The Hartford to provide their industry-leading income protection product to our rapidly growing client base," said Alex Frommeyer, Beam's co-founder and CEO. "Collaborating to bring brokers exceptional products in innovative ways delivers on our mission to modernize employee benefits for small businesses across the country with a focus on customer experience."

Brokers can learn more about The Hartford's dental and vision offerings provided by Beam Benefits during a webinar on Sept. 6 from 1-2 p.m. ET. Raftery, Frommeyer, and Chris Nordstrom, national sales director for small business in Group Benefits at The Hartford, will discuss the changing benefits landscape and highlight the features of the dental and vision benefits. [Click here to register for the webinar.](#)

About The Hartford

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. With more than 200 years of expertise, The Hartford is widely recognized for its service excellence, sustainability practices, trust and integrity. More information on the company and its financial performance is available at <https://www.thehartford.com>.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice.

About Beam Benefits

Beam Benefits is a digitally-led employee benefits company that offers dental, vision, life, disability, and supplemental health coverage. The company simplifies and modernizes the \$100+ billion ancillary benefits industry through its intuitive online platform, self-service tools, and thoughtful coverage for improved overall wellness. Its Beam Perks program offers incentives to members and rewards them for healthy behaviors. Beam is available in 44 states across the U.S. Learn more at beambenefits.com.

<https://newsroom.thehartford.com/newsroom-home/news-releases/news-releases-details/2023/The-Hartford-Enhances-Employee-Benefits-For-Small-Businesses-Through-New-Relationship-With-Beam-Benefits/default.aspx>

Lincoln Financial launches LincSmart, a simplified benefits administration experience

Offering access to technology solutions and expert consultation, LincSmart helps deliver an improved benefits experience for employees and less administrative burden for employers.

RADNOR, Pa.--(BUSINESS WIRE)--As part of its commitment to enhancing the customer experience, Lincoln Financial Group (NYSE: LNC) announced today the launch of its new insurance technology (InsurTech) experience, LincSmart. Through the use of a secure, real-time data exchange with key InsurTech partners, LincSmart streamlines the benefits management experience for Lincoln's employer customers, leading to improved efficiency, accuracy and reduced administrative burden.

"Administering employee benefits needs to be simple so employers can focus on what they do best — helping their employees"

LincSmart seamlessly integrates with employers' existing systems and offers access to digital solutions that can help enhance and automate day-to-day administrative tasks. Through these strategic partnerships, employers can access solutions that help them save time, and optimize the benefits selection process for their employees using on-demand educational resources about the benefits offered.

"Administering employee benefits needs to be simple so employers can focus on what they do best — helping their employees," said Patrick Sullivan, vice president, InsurTech Partnerships, Lincoln Financial Group. "The LincSmart solution makes it easier to understand which benefits management options are available, how they can improve processes and how to engage us for consultation. Our goal is to help our employer partners stay efficient and competitive with automated InsurTech solutions that maximize their valuable time."

Working with an expansive suite of technology partners, LincSmart will offer a host of InsurTech solutions to address the unique needs of our employer customers, including:

Absence status: Real-time delivery of claim and leave status updates.

Evidence of Insurability (EOI) decisions: Instantaneous updates from Lincoln to an employers' enrollment system, saving valuable time on EOI decisions.

Enrollment and member maintenance: Real-time updates made to member eligibility data that helps make the claims process more efficient.

Plan design: Automated transfer of plan design information from the Lincoln system into an employers' enrollment system, reducing manual input and errors.

"Our Workplace Solutions organization is committed to helping drive positive outcomes for employers, employees and their families," said Sharon Scanlon, senior vice president, Customer Experience, Marketing and Transformation at Lincoln Financial Group. "Not only will our LincSmart solutions help reduce administrative burden for employers, they also help employees further understand their options, allowing them to better protect their finances today and secure their tomorrow."

LincSmart is just one part of the company's digital transformation strategy. Lincoln Financial is committed to offering new and innovative products and solutions, and continues to expand and enhance its workplace benefits and retirement savings offerings, helping more and more Americans plan for and achieve the financial future they envision.

<https://www.businesswire.com/news/home/20230914355590/en/Lincoln-Financial-launches-LincSmart-a-simplified-benefits-administration-experience>

Ameritas announces lifetime deductible option for new group dental plans

Effective immediately, Ameritas will offer a lifetime deductible at no additional charge to new tailored group dental plans. This change now means once members meet their deductible, they will not have to worry about meeting it again if they stay with the same employer.

"This is a great way to encourage members to access the dental care they need" said Kelly Wieseler, executive vice president of Ameritas' group division. "We expect to see improved retention for both members and policyholders with this beneficial new feature."

This is now available on new Ameritas tailored group dental plans. Groups that did not have an in-force Ameritas dental plan as of June 30, 2023, will be set up with a lifetime deductible at no additional cost to producers, policyholders, or members.

<https://www.ameritas.com/newsroom/ameritas-announces-lifetime-deductible-option-for-new-group-dental-plans/>

Cigna launches at-home oral health screenings for dental customers

Cigna Healthcare is making at-home oral health scans available to its dental customers at no cost.

The screenings use SmartScan technology and can be done through a mobile phone. The scans screen customers for potential dental health problems, including cavities and gum disease, according to an Aug. 17 news release from Cigna.

The customer takes five guided photos of their teeth and mouth, which are then analyzed by SmartScan and reviewed by a dentist in the Cigna network.

The service is part of Cigna Dental Health Connect, which is available to more than 16.5 million Cigna customers, the release said.

Members can receive a preliminary oral health assessment by taking and submitting five photos of their teeth using a smartphone, following simple instructions provided. SmartScan uses artificial intelligence and data-driven algorithms to analyze the photos for any potential dental issues such as plaque buildup, possible cavities, or tooth damage. The photos are also reviewed by a Cigna Healthcare network dentist. Members can also set up a virtual dentist appointment to review results, answer questions and discuss any treatment options.

Dr. Sun stressed that SmartScan is not a replacement for a dental examination, but it is very useful in informing members of potential dental problems, and the importance to seek care. He added that having the option to access a virtual dentist can help members alleviate their concerns so they can connect to the in-person care they need.

SmartScan is available at no cost through a partnership between Cigna Healthcare and Dental.com, the developer of the online tool. Members can access and use SmartScan at any time and as often as they like, by visiting dental.com/cignaThis link will open in a new tab. using their smartphone web browser, with no app download required.


SmartScan is not just for people who are reluctant to see a dentist. “Members who have regular dental checkups can use the tool between appointments whenever they experience any tooth pain or discomfort, or to continuously monitor the status of their oral health,” Dr. Sun said.

<https://newsroom.cigna.com/new-online-tool-provides-picture-of-oral-health>

United Concordia Dental Encourages Healthy Back-to-School Smiles

CAMP HILL, Pa. (Sept. 7, 2023) — Today’s elementary, middle and high school students miss an estimated 34 million hours of school annually because of unplanned dental care. To help children and adolescents maintain healthy smiles and ensure they are ready to learn, United Concordia Dental is offering a back-to-school dental checklist.

The checklist encourages parents and guardians to incorporate good oral health habits into their families' routines to help kids and teenagers have a healthy and successful school year.



United Concordia
dental™

Back-to-School Dental Checklist

- Re-establish a dental routine for the new school year**
This includes brushing twice a day for at least two minutes with fluoride toothpaste, flossing at least once daily and using an alcohol-free mouth rinse.
- Replace your child's toothbrush**
It should be replaced every 3-4 months, or sooner, if the bristles start to bend or fray. Make it fun for younger kids by letting them pick out their own toothbrush and toothpaste.
- Schedule a back-to-school dental checkup**
The dentist or dental hygienist may perform a cleaning, check for cavities and other problems, take X-rays and apply a fluoride treatment.
- Encourage healthy school lunches and snacks**
Avoid sugary foods and drinks that can increase the risk of cavities. Stick to healthier options like vegetables, fruit, cheese and yogurt, and replace soda and sweet juice with water and milk.

“We know from research that dental problems can be disruptive to a student’s education – affecting grades and attendance – especially if they are causing pain, discomfort or low self-esteem,” said Roosevelt Allen, DDS, MAGD, ABGD, chief dental officer, United Concordia Dental. “Cavities – one of the most common chronic childhood diseases – can have a real impact on school-aged children and youth’s focus and concentration when learning.”

According to the Centers for Disease Control and Prevention, more than 50% of children aged 6 to 8-years-old have had a cavity in at least one of their baby teeth, and over half of adolescents aged 12 to 19 have experienced tooth decay in one or more of their permanent teeth.

“The positive news is that cavities are highly preventable and taking steps to prevent them – and any other dental problems – by teaching the importance of good oral health habits will help students be better focused and ready to learn,” said Allen.

For more oral health tips, visit the Oral Health Resources section at [UnitedConcordia.com](https://www.unitedconcordia.com).

<https://news.unitedconcordia.com/united-concordia-news-releases?item=122514>

DentaQuest Donates \$50,000 to Support Hurricane Idalia Relief Efforts in Florida

BOSTON, Sept. 1, 2023 /PRNewswire/ -- DentaQuest, part of Sun Life U.S., is contributing \$50,000 to several organizations across Florida to aid response and recovery in the wake of Hurricane Idalia. The contributions include \$25,000 to the Florida Disaster Fund, which assists Florida's communities as they respond to and recover during times of disaster, along with \$5,000 each to five local organizations in some of the hardest hit areas. In addition, the company is matching up to \$750 for each employee who donates to Hurricane Idalia relief efforts.

"The state of Florida sits in the direct path of hurricanes, taking the brunt of these assaults by mother nature on our shores," said DentaQuest President Steve Pollock, "While local teams are well prepared from experience, it makes the impact no less devastating to the people and families affected. DentaQuest is pleased to support the Florida Disaster Fund and other local organizations making a difference for the thousands of Floridians dealing with the aftermath."

DentaQuest provides government dental benefits administration in the state and is working with Medicaid enrollees and dentists to help those affected by the storm get the support they need.

"Health and safety always come first during an emergency weather impact," continued Pollock. "But when the rain stops and the winds slow down, it takes significant resources to rebuild. Our support is steadfast, and we hope others join us in enabling a quick recovery."

If you are a Medicaid member or dental provider that needs support, please contact: (877) 468-5581 (Providers) or (888) 468-5509 (Members).

<https://www.dentaquest.com/en/news-and-resources/news-events/news-releases/dentaquest-donates-to-support-hurricane-idalia>