

Welcome

We're Beam Benefits

Simpler, smarter employee benefits.



beam[®]

Keep that bright smile

Enroll with Beam Today

Learning more about your benefits
is just a tap or click away

Helpful Resources

- [What to Know About Your Dental Insurance](#)
- [How Staying In-Network With Beam Helps You Save Money](#)

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Modern employee benefits

Beam is everything you expect, plus a whole lot more



Empowering wellness

Beam believes in the power of prevention with our proactive care plans[§]. We take on step further with our free opt-in program, Beam Perks*, where members receive a smart, electronic toothbrush and toothpaste that rewards for good oral hygiene habits.



Digital-first

Beam's digital-first approach uses a web portal and mobile app for digital insurance cards^{§§}, policy information, claims tracking and more!



Network

We've got you covered from coast to coast with a large, nationwide network of access points.



The real value Beam's dental benefits

We want our members to go to the dentist and take care of their teeth. That's why most of our standard plans provide no-cost preventative care exams, cleanings, fluoride, x-rays and sealants. We provide the very best for our members to maintain their oral health and overall wellness.

Our members save over \$500 per person on preventative care by enrolling with Beam!

Preventative care costs	
Average out-of-pocket expenses based on uninsured individuals for two wellness visits per year	
Exam, cleaning, and x-ray [⌘]	\$396
Fluoride ^{^*}	\$70
Sealants [⊠]	\$45/tooth
	<hr/>
	\$511

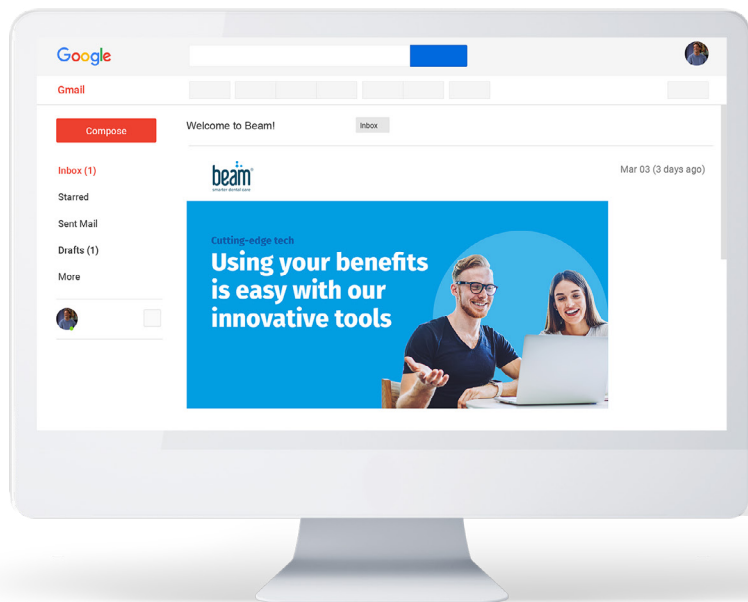
Beam's preventative care costs[§]	
Exam, cleaning, and x-ray	\$0
Fluoride	\$0
Sealants	\$0
	<hr/>
Total out-of-pocket cost for preventative care with Beam =	\$0

For illustrative purposes only. Data based on the majority of plans.

⌘ Data obtained from Costhelper.com, <https://tinyurl.com/mry56wsv>, 2022
 ^* Data obtained from Costhelper.com, <https://tinyurl.com/2t22s9er>, 2022
 ⊠ Data obtained from Askthedentist.com, <https://tinyurl.com/46wed3fs>, 2022
 § Please see plan documents for services that are considered Preventative and Diagnostic.
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Using your benefits is simple

Getting started with Beam



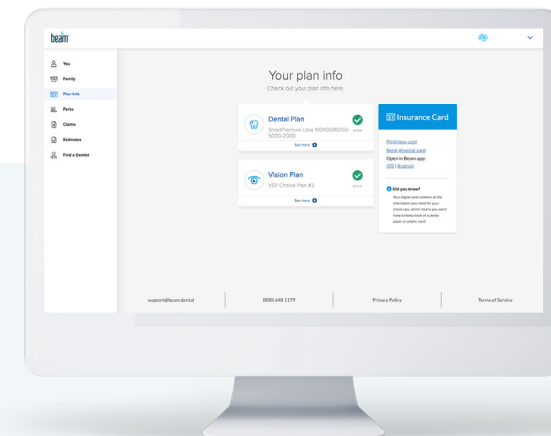
After you're enrolled with Beam, you will receive a welcome email with a prompt to create an account. Complete the following:

1. Click "Create your Account"
2. Complete the prompts
3. Confirm your email
4. Create password

The email address and password you use to set up your Beam account will be the login information for the Beam App.

Account creation reminder

If you haven't created an account by the time your insurance starts, you will receive an email prompting you to do so.



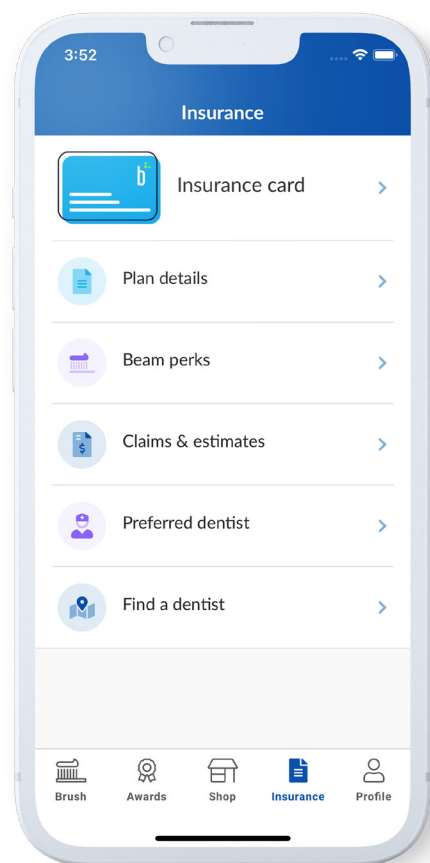
Beam Member Portal

Your one-stop shop for everything Beam related

- View dental and vision plan details
- Get coverage limits
- See group name + number
- View dental claim history
- View + share insurance cards



Modernizing your employee benefits experience Beam at your fingertips

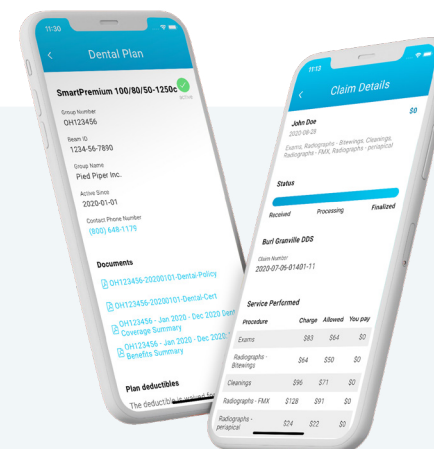


Everything members need is just a tap away- view insurance cards, find a provider, and more!

1. Download the app on the Apple App Store or Google Play.



2. Using the email and password you used to set up your Beam login, sign into the app to get started.



Beam App

Everything you need is just a tap away

- View vision and dental plan details
- Get coverage limits
- See group name + number
- View dental claim history
- View + print insurance cards



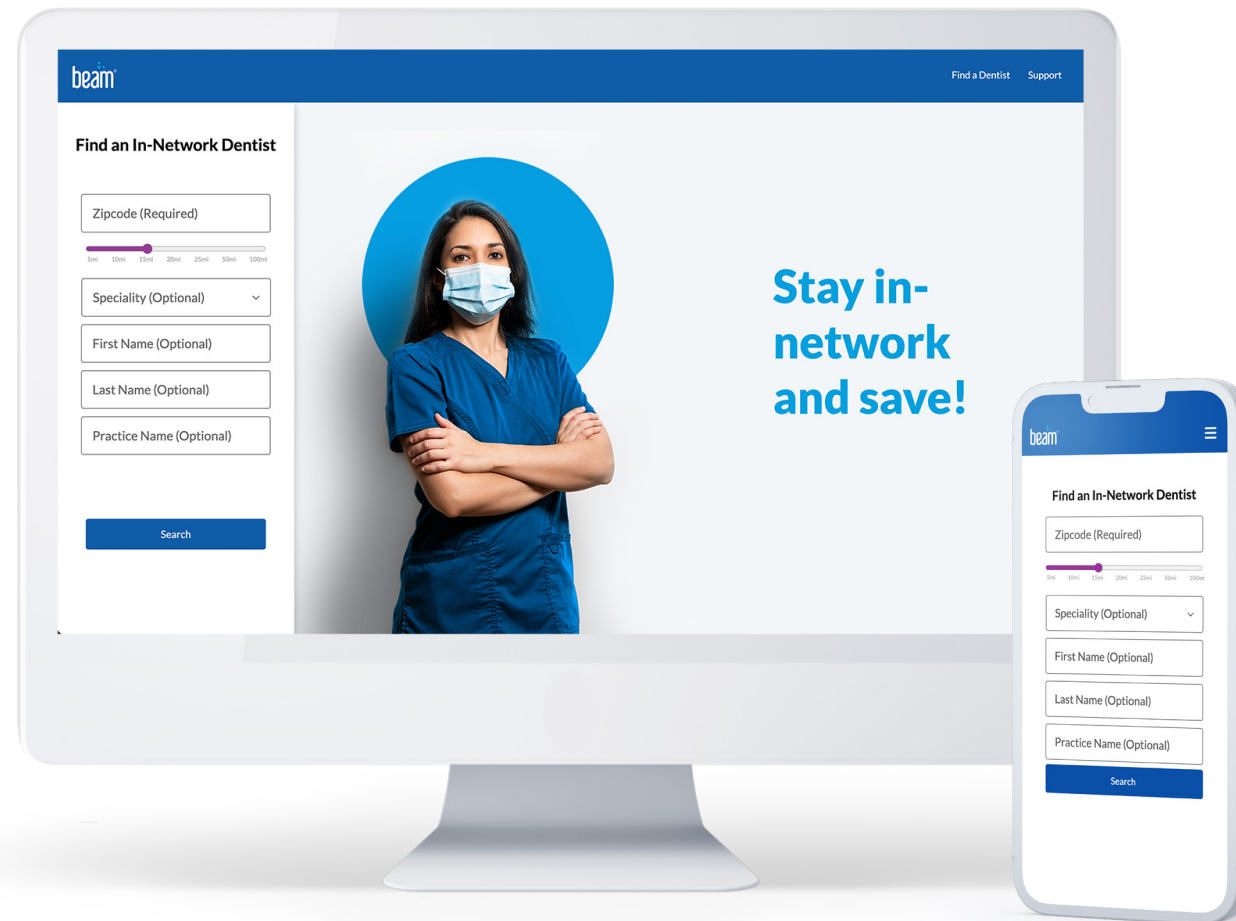
Still have questions? Email support@beam.dental

Find a dentist

We've got a dentist near you

Use the Find a Dentist tool on our web portal or app to search for the perfect in-network dentist.

dentists.beam.dental

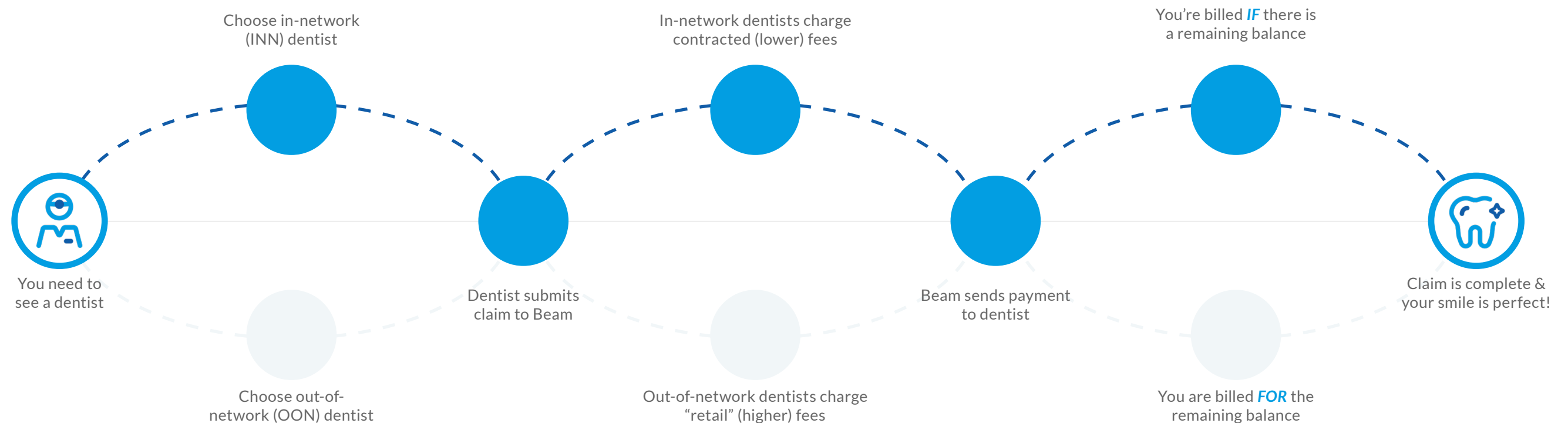


Note: In the Beam app, click the "Insurance" tab at the bottom of the screen, and then select "Find a Dentist."

Your path to savings

Seeing an in-network dentist

Beam's network includes over 400,000 access points[†] available to offer you care. These providers offer lower, contracted rates to be part of the network.



To learn more about the differences in plans check out this blog: [Mac vs. UCR Dental Plans: Whats the Difference?](#)

Opt in to Beam Perks

Making brushing more rewarding



Step 1: Opt in to Beam Perks

Log into your member account and opt in to Beam Perks for yourself and your dependents 4 years and older.

What's included:

- **Beam Brush**
Smart, electronic toothbrush
- **Beam Paste**
High-quality, custom formulated toothpaste.
- **Free Shipping**
Delivered right to your door!

Please note:

- You have 45 days from your insurance effective date to opt in to Perks for you and your dependents.
- While you can register and opt in to Perks prior to your effective date, your Perks will not be shipped until your effective date.

We will send you an email after your Perks ship. Estimated delivery time 2-5 weeks after redeeming in the app.

Step 2: Sync your brush

Once you receive your Perks, you can earn rewards[#] in **3 easy steps**:

- 1. Sync your brush**
Sync your Beam Brush with our app.
- 2. Earn points**
Earn 10 pts.[#] when you brush for 2 mins.
- 3. Redeem for rewards**
Redeem points for brush heads, paste, and giftcards to your favorite stores! Only primary subscribers can redeem Perks for dependents.

Brush bonuses:

- View brushing data for you and your family
- Turn on Quadrant Buzz and Auto Off
- Customize Settings: Change brush speed, Quadrant Buzz and Auto Off

It's clear to see

Beam's vision options are best-in-class

We've partnered with industry leader, VSP® Vision Care,
to offer benefits unlike any other.



Highlights

- Low \$10 exam co-payment
- Exams and lenses covered every 12 months
- Frames covered every 12 or 24 months

Extra discounts & savings

- 20% savings on additional glasses and sunglasses, including lens enhancements from any VSP® provider within 12 months of last eye exam
- Average 15% off laser vision correction

VSP Choice Plan®

- 38,000+ providers
- 104,000 access points[‡]
- Up to \$200 in frame allowances
- Up to \$150 in elective contact allowances
- 20% savings on the amount over allowances



Group Term Life with AD&D Insurance

Protect what matters most

In partnership with Nationwide®

Life Insurance benefits

- \$25,000 or \$50,000 benefit amount for groups with 2+ employees†
- No health qualification required (guaranteed issue)



Accelerated Death benefit^{||}

- 50% of the amount of Basic Life Insurance benefit
- If members are diagnosed with a terminal illness, a portion of the death benefit may be payable during their lifetime.

Accidental Death & Dismemberment (AD&D)

AD&D coverage pays an additional benefit equal to members' life insurance benefit for death due to accidental causes. Benefits are also payable in the event of accidental loss of eyesight, limbs, movement of limbs, speech and hearing.

Premium Waiver benefit

Members' life insurance premiums may be waived if they become totally disabled prior to age 60 for more than 9 months, up to age 65.



Short & Long-Term Disability Insurance

Plan for the unexpected

In partnership with Nationwide®

Short-Term Benefits

- Weekly income replacement of 60% of the covered employee's weekly salary, up to \$250/week, for a covered employee who suffers a short-term disabling injury or illness.
- Maternity is considered a covered illness.
- Income replacement lasts up to 13 weeks.
- Benefits begin on the 8th day from the date of disability.

Long-Term Benefits

- Monthly income replacement of 60% of covered employee's monthly salary, up to \$1,000/month, for a covered employee who suffers a long-term disabling injury or illness.
- Income replacement lasts up to Social Security Normal Retirement Age, minimum of 12 months.
- Benefits begin on the 91st day from the date of disability, or once Short-Term Disability benefits have been exhausted.

Value-Added Services

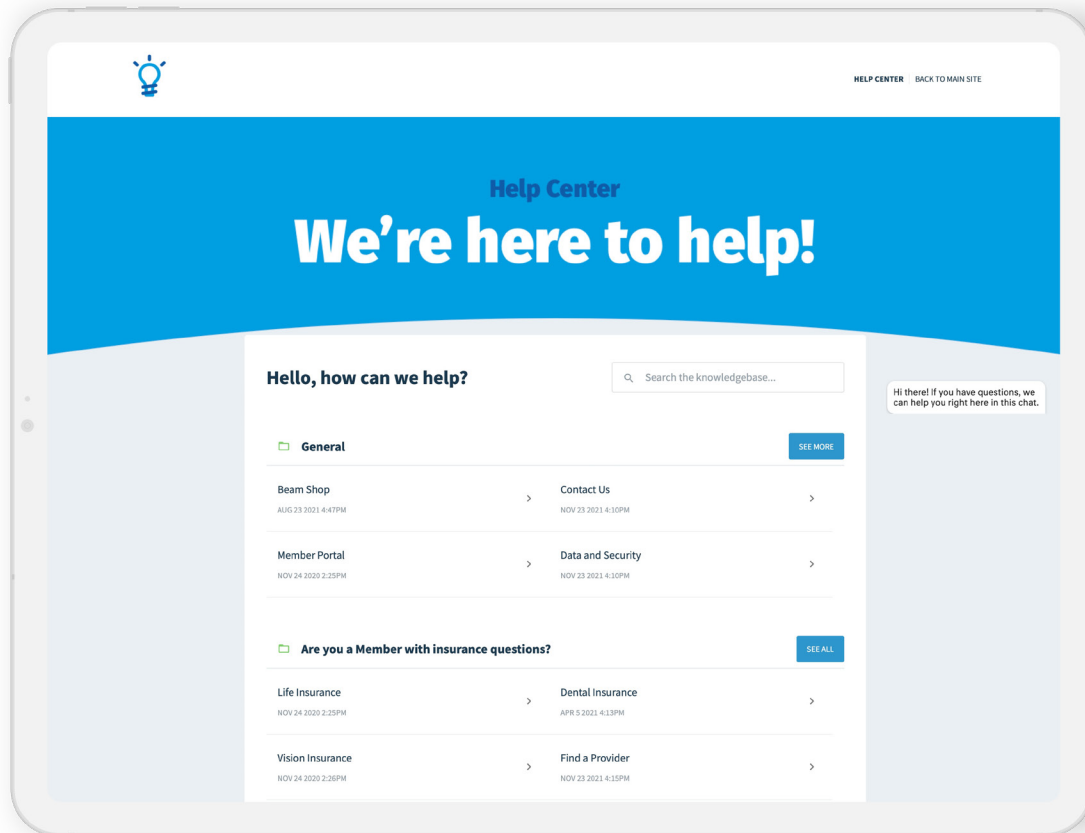
- All covered employees will receive access to the following value-add services for them and eligible family members: Employee Assistance Program, Travel Assistance, and Identity Theft Services[®]

Coverage

- All coverage is "Guaranteed Issue"
- One rate applies to all employees within a group, regardless of age
- SIC and state limitations exist — contact Beam to learn more

Help center

We're here to help!



We get it—insurance can be tough. That's why we have provided multiple ways to get help on anything you need.



FAQs
help.beam.dental



Customer Support
support@beam.dental
(800) 648-1179



Plan details & benefits summary
app.beam.dental



Questions? We're here to help.
support@beam.dental | www.beam.dental

Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID and LA, UT, OH and TX (effective 8/1/22). Dental and vision products administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Vision insurance products underwritten by Vision Service Plan (VSP) in WA. Vision insurance products administered by Vision Service Plan Insurance Company. Vision Policy form series numbers NVIGRP 11-13, NVIGRP 5-07 and NVIGRP 2020. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Group Short-Term Disability and Long-Term Disability insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life, Short-Term Disability, and Long-Term Disability products are not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Life, Short-Term Disability and Long-Term Disability Additional Value Added Services are not available in the state of Louisiana.

National Guardian Life Insurance Company, Madison, WI, is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

[‡] Access points based on data provided by VSP for the VSP Choice Network as of March 2022

[§] Please see plan documents for services that are considered Preventative and Diagnostic.

[¶] Beam Perks™ is provided by Beam Perks LLC. Eligible members age 4 and up at the time of enrollment are eligible to receive Beam Perks™ and must select their Beam Brush color within 45 days of enrollment to participate. If you do not have a mobile device you can obtain Beam Perks™ by contacting Customer Operations at 1.800.648.1179. Beam Perks™ can be obtained separately without the purchase of an insurance product by visiting perks.beam.dental. Beam Perks™ may be changed at anytime without notice and is subject to availability. See perks.beam.dental for Terms and Conditions.

[#] Beam Perks™ is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with an appropriate health care professional to determine what may be right for you. Rewards may be taxable. You should consult with an appropriate tax professional to determine if you have any tax obligations from receiving rewards under this program. If any fraudulent activity is detected (e.g., misrepresented brushing activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 1 (800) 648-1179 and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Availability and rewards may be limited due to incentive limits under applicable law. See <https://resources.beam.dental/content/perks-terms-and-conditions> for full program Terms and Conditions.

^{§§} Members can still request a physical insurance card if preferred by calling Beam Success at 1 (800) 648-1179

[¶] Access points are comprised of the following networks; Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, and First Dental Health.

[#] Members earn 10 points for each brushing event synced with the Beam App lasting at least 2 minutes. Each member can earn a max of 20 points per day for 1 morning and 1 evening brushing event. Brushing events occurring between 4:01AM & 4:00PM count as a morning brushing event and brushing events occurring between 4:01PM & 4:00AM counts as an evening brushing event. Events with a duration less than 2 minutes will not be eligible for reward points. The duration requirement is for a single event or is not the sum of multiple brushing events.

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[†] Groups made up of only a husband-wife, domestic partners or same-sex couple are not eligible for Life AD&D and Disability coverage.

[°] Additional Value Added Services are not available in the state of Louisiana.

^{||} Accelerated Death Benefit for Basic and Voluntary/Contributory Life product not available in CA.

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