



Dental

# Dental benefits to smile about



Simplified, high-quality dental plans for small and large groups with self-service tools, Perks\*, and helpful support when you need it.

## What to expect

- No waiting periods, no downgrades on composites, no missing tooth clause<sup>1</sup>
- Broad network of dentists across the country (500,000+ access points<sup>††</sup>)
- Covered cleanings, preventive care, and diagnostics for members<sup>§</sup>
- Smart toothbrush that rewards<sup>#</sup> groups for consistent brushing habits
- Beam Perks program that allows members to earn and redeem points for brush heads, floss, and gift cards
- Find a Dentist tool to help you choose an in-network provider and save on out-of-pocket costs
- Cost estimates for dental check-ups, fillings, and crowns in your area with Beam's Cost Estimator tool

## Our expanded benefits portfolio

Visit our website to learn more about [what we offer](#) and how we're revolutionizing employee benefits.



Dental



Vision



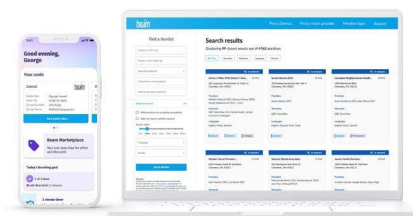
Life



Disability



Supplemental  
health



## Why Beam Benefits?

We take a modern approach to deliver simplified, robust benefits plans for employers and provide our members with self-service tools, wellness-connected incentives, and helpful support for an experience unlike any other.

- Digital quoting with tailored pricing<sup>##</sup> and competitive rates
- Intuitive tools for instant online access to the information you need 24/7
- Robust benefits bundles<sup>‡</sup> that include dental, vision, life, disability, and supplemental health
- Rapid implementation and helpful support from real people



Beam Support

[support@beambenefits.com](mailto:support@beambenefits.com) | (800) 648-1179



Questions?

[help.beambenefits.com](https://help.beambenefits.com)



Learn more

[beambenefits.com](https://beambenefits.com)





## Beam Dental

Dental and vision insurance products underwritten by National Guardian Life Insurance Company (NGL), Madison, WI, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA). Group dental policy form number NDNGRP 2020 and group vision policy form number NVIGRP 2020. Dental and vision products underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX, NM, NH, NC and NV (vision only). Dental coverage applicable to policy form GDTL AO L20, or state equivalent and vision policy form GVIS AO L20, or state equivalent. 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. Life insurance product is underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA) and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Life and AD&D coverage applicable to policy form GLIF AO L20, or state equivalent. Life product is not available to members living in Puerto Rico and product availability may vary by state. Program restrictions and exclusions apply. Accident, Hospital only Indemnity, and Critical Illness insurance products are underwritten by Nationwide Life Insurance Company, Columbus, OH, marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA) and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC in Texas). Accident coverage applicable to policy form GCAS AO L20, or state equivalent, Hospital policy form GHOI AO L20, or state equivalent and Critical Illness policy form GCI AO L20, or state equivalent. Products not available in all states.

## THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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.

Nationwide and Beam Insurance Services LLC are separate and non-affiliated companies.

National Guardian Life Insurance Company, Two East Gilman, Madison, Wisconsin 53703

Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, OH 43215

Vision Service Plan Insurance Company, 3333 Quality Drive Rancho Cordova, CA 95670

Short-term disability and long-term disability insurance products are underwritten by Hartford Life and Accident Insurance Company and marketed by Beam Insurance Services LLC (Beam Benefits Insurance Services LLC, in CA).



### Why Beam?

Beam takes a modern approach to delivering simplified benefits plans that are easy to understand, easy to implement, and easy to use.

### Get started with Beam today!

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Learn more [beambenefits.com](https://beambenefits.com)



## Beam Dental

\* 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.beambenefits.com](https://perks.beambenefits.com). Beam Perks™ may be changed at any time without notice and is subject to availability. See <https://www.beambenefits.com/legal/beam-perks-terms-and-conditions> 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://www.beambenefits.com/legal/beam-perks-terms-and-conditions> for full program Terms and Conditions.

<sup>1</sup> Coverage for missing teeth, when replaced within 12 months of extraction. Limitations and exclusions apply. Refer to your Certificate.

<sup>¶</sup> Access points and providers based on data comprised of the following networks as of November 2022; Dental Benefit Providers (DBP), Careington, DenteMax Plus, Connection Dental, Maverest, First Dental Health, and Beam Direct. Refer to your dental insurance card for available networks in your state. To view the network access plan visit [beambenefits.com](https://beambenefits.com) and search "network access" or select [Beam Network Access Plan](#).

<sup>§</sup> Please see plan documents for services that are considered Preventive and Diagnostic

## Pricing customization may vary based on plan and state specific limitations.

≡ 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

‡ There is no discount associated with the bundling of products.

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