



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, and 90th UCR OON standard
- Broad network of dentists across the country (400,000+ access points[¶])
- Covered cleanings, preventive care, and diagnostics for members[§]
- Smart toothbrush that rewards 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

Our expanded benefits portfolio

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



Dental



Vision



Life



Disability



Supplemental
Health

Why Beam?

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

- Digital quoting with accurate, tailored pricing^{##} and competitive rates
- Self-service tools for instant online access to the information you need 24/7
- Robust benefits bundles[‡] that include dental, vision, life, disability, and supplemental health
- Perks program for group incentives[†] and member rewards[#]
- Rapid implementation and helpful support from real people



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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 (effective 4/1/22) 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. Accident and Hospital only Indemnity 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).

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.

DHMO dental product available in CA, underwritten and administered by California Dental Network, marketed by Beam Insurance Services LLC. Beam Perks™ and Beam Perks™ rewards program not available for DHMO product members.

* 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 any time 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.

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

\$Please see plan documents for services that are considered Preventative 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.

BM-AD-0239-202205 Beam Benefits



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Get started with Beam today!

Questions help.beam.dental

Support support@beam.dental | (800) 648 1179

Learn more beambenefits.com