



Digital-first dental insurance focused on
easy, smart, preventive care.

www.beam.dental

How Beam is Different

A new kind of benefits provider.

Beam is everything you expect, *plus a whole lot more.*



Dental Wellness

The Beam Brush shipped directly to every member's doorstep.



Customization

Comprehensive plan options, rich benefits, and bundling with vision and life.



Ease of Use

Proprietary technology makes every step a snap.



Personalized Service

Top-rated customer support and dentist network for you and your clients.

Modern Dental Benefits

The only plan that connects dental health to savings.

Beam believes in the power of prevention so each plan includes a smart, electric toothbrush that connects to the Beam app. The better employees take care of their smiles, the more the group saves at renewal.



Investors

Beam is backed by the best.

With A-rated paper and strong financial support,
Beam is reshaping the future of dental benefits.

GeorgianPartners 

 KLEINER PERKINS

DRIVE  CAPITAL

 LEWIS &
CLARK
VENTURES

 Nationwide®

 NGL®

How Beam is Different

Don't just take our word for it.

“Beam Dental is the most innovative thing to happen to the dental insurance market, ever.”

Ron F.

President & CEO
Filice Insurance Services

“Beam makes the implementation process seamless, providing open enrollment material and support.”

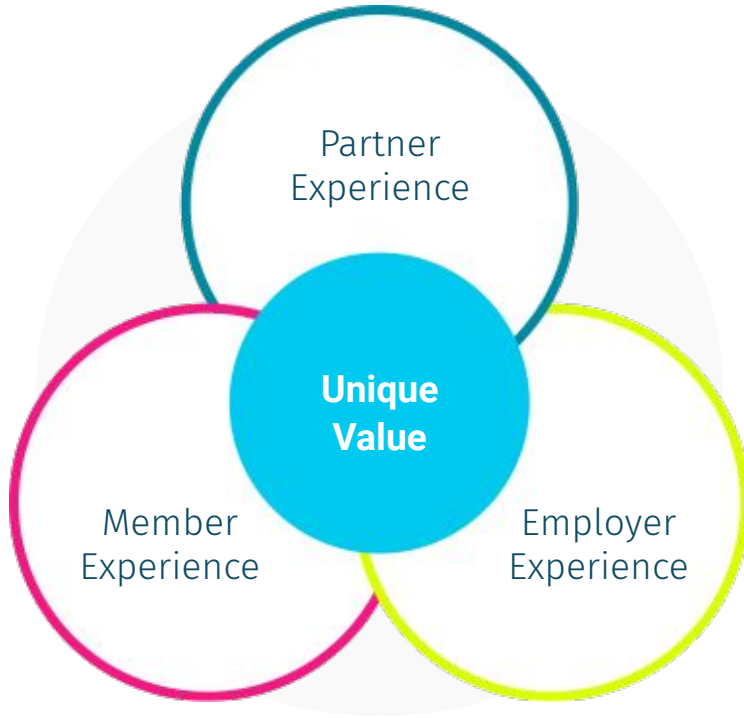
Devon B.

Broker
Axion

“Great customer service and easiest enrollment I've ever experienced in my 20+ years in the insurance industry.”

Taryn B.

Broker
InterWest Insurance



What Beam does

Beam is a digital-first provider of dental benefits for businesses in over 40 states. Beam's product experience focuses on ease-of-use, tailored pricing, and preventive care. Beam is the only dental benefits company to incorporate rewards for dental hygiene into policy pricing.

Key differentiators

- Easy, digital-first benefits administration
- Smart, tailored pricing on all policies
- Unique focus on preventative care through the Beam Brush

Client Testimonials

Keeping clients happy is Beam's top priority.

“I'm glad we were able to go with Beam. And the enrollment was slick. *Even for me.*”

Dan S.

President & CEO
Financial Services Company

“The customer service has been exceptional! I'm very excited we chose Beam!”

Heather L.

HR Manager

“We chose Beam for dental benefits, and I think they are awesome!”

Erin E.

Assistant Vice President of
Enrollment Management

“We have had nothing but positive interactions with this company.”

Catie W.

Dental Profesional

Advanced Underwriting AI

The only underwriting model powered by machine learning.

The Beam algorithm uses 30 million different combinations of overrides to generate the most accurate rates for each group. Quotes are turned around within 24-48 hours.

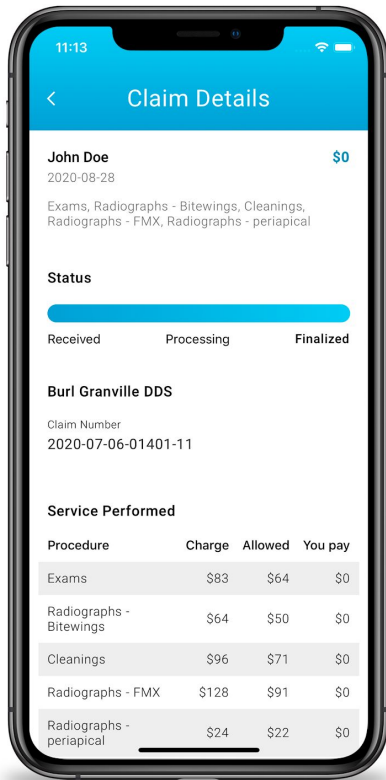
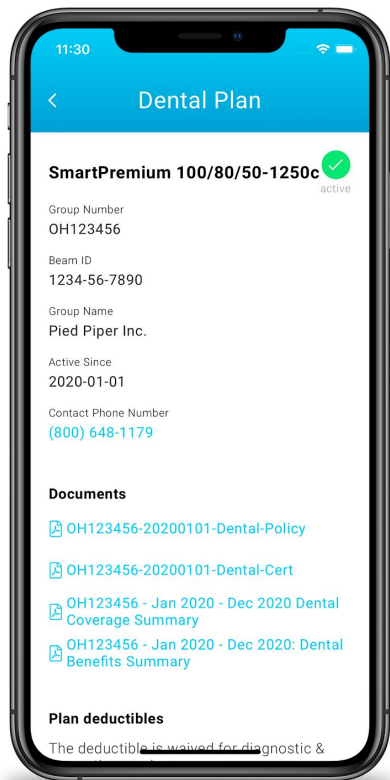


Platform Partners

Beam is already on the platforms you use.

While Beam can accept enrollments from most platforms, it has partnerships with market leaders allowing you to administer and enroll directly from the platforms you already work with most.





Beam App

Self-help at your fingertips.

Everything you need is just a tap away— from finding a dentist to accessing your insurance card. Join the 29,000+ users on the Beam app.

Beam Dental app features

- Digital insurance card
- Find a dentist search
- Plan information, pre-treatment estimates, explanation of benefits, and claims updates
- Brushing awards
- And more!

Member Experience

Modern member communications

Beam provides members timely, pertinent emails to keep them up-to-date.

Sample emails

- “How to use Beam at the dentist”
- “Beam Perks are shipping”
- [“Find a dentist”](#)



Brush Bucks

Our newest smart, preventative plan

Our preventative Brush Bucks Plan gives employees 100% coverage for preventative and diagnostic services along with a bucket of Brush Bucks to cover the unexpected, all while saving you money.

Brush Bucks Plan

100/100/100

Coinsurance

100%

Preventative and
diagnostics covered

\$150

First dollar
coverage

400K

Access points in our
PPO network



Savings Example

How It Works

Provider charge for Composite Filling: \$170



Standard Plan

Deductible \$50

Covered at 80% (\$136)

$(\$170 - \$136 = \$34)$

Members pay **\$84** out of pocket for a \$170 filling.



Brush Bucks Plan

Deductible \$0

Annual max covers \$150

$(\$170 - \$150 = \$20)$

Members pay **\$20** out of pocket for a \$170 filling.

Working with Beam

Beam makes it easy.

1



You choose Beam.

Congrats! Get ready for best-in-class dental benefits and white-glove support.

2



We implement your plan.

With one of the industry's fastest implementation processes, your plan is ready to go in 24 hours or less. We don't mess around.

3



Your effective date hits.

Members receive instant access to the Beam App, digital insurance card, plan information, Find a Dentist tool, and more. Beam Perks ship within two weeks.

4



Members use benefits.

Members can earn achievements and build the group's Brush Score with the Beam Brush. They can also access our network of 400,000+ dental providers.

5



You renew your plan.

Companies with a high Brush Score can save at renewal. Simply put—brush better and save more!

Beam retained 94% of renewing groups in Q3

Implementations

Enrolling with Beam is fast!

Here's what to expect during the enrollment process.

1

Beam grants HR access in Lighthouse to the group's HR contact.

⋮

2

Once the group's member emails are added, an email is sent to all members prompting them to complete sign-up and enroll in Beam Perks.

⋮

3

Once sign-up is completed, members receive:

Access to the Beam App to view their insurance information including insurance card, dependent info, find a dentist tool and more.

Beam Perks are shipped within two weeks of effective date.

Client support

Questions? We've got answers.

We provide easy-to-use instructional videos for every topic.



The Beam Experience

White-glove service

We pride ourselves in providing high-quality, Columbus-based customer support to all our clients and members.



Questions? We're here to help.

support@beam.dental | (800) 648 1179



We're in the News

What's all the buzz about?

Click the logos below to read about how Beam is revolutionizing the dental benefits industry.

WIRED

 **CNBC**

TC TechCrunch

coverager

VentureBeat

Thank you!

www.beam.dental



Important disclaimers

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Insurance products underwritten by National Guardian Life Insurance Company† (NGL) and Nationwide Life Insurance Company, marketed by Beam Insurance services LLC, and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Dental policy form series numbers NDNGRP 04/06 or NDNGRP 2010. Not all Products Available in All States.

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

Beam Perks® is provided by Beam Perks LLC. 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. 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. See perks.beam.dental for Terms and Conditions.

Lower rate based on group's participation in Beam® Perks wellness program and a group aggregate Beam score of "A". Based on Beam® internal brushing and utilization data. Presented amounts are for illustration purposes only; actual discount, if given, may be less. Not all Products Available in All States.