

#### **Tangible differentiators**

## Why we're different.







- Beam Perks\* available for eligible members
- Easy to use mobile app and web portal make using Beam easier than ever!
- Groups can save money on dental premiums just by brushing their teeth<sup>†</sup>!
- Large, nationwide network of dentists with over 400,000+ access points<sup>1</sup>.

#### **Preventive dental care**

## **Brush & earn rewards**

Members with the Beam Brush can earn brushing points<sup>≈</sup> and redeem points for rewards.<sup>#</sup>



#### **Beam Perks enrollment**

## **Getting started with Perks**

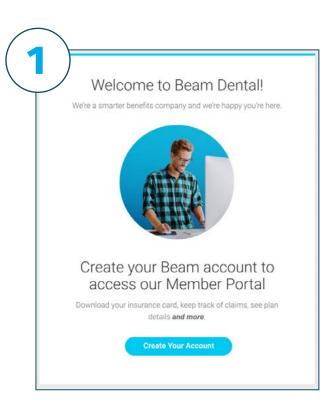
Ready to get your Perks? Create your Beam account and enroll in Perks in just a few simple steps.



#### **Welcome to Beam**

After you're enrolled with Beam, you will receive a welcome email with a prompt to create an account. Click "Create Your Account" and complete the prompts. You'll need to confirm your email address and create a password to finish creating your account.

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





#### **Opt in to Perks**

When you login to your member account, you will be given the option to opt in to Perks for yourself and your dependents 4 years and older.

If you choose the Beam Brush, you will need to download the Beam App to redeem the brush. Navigate to the "Shop" tab and select "Redeem Perks" under your item."

#### **Please note:**

- Only primary subscribers can redeem Perks for dependents
- You have 45 days from your insurance effective date to opt in to Perks for you and your dependents. After that, you will need to contact Customer Support
- While you can register and opt in to Perks prior to your effective date, your Perks will not be shipped until your effective date.



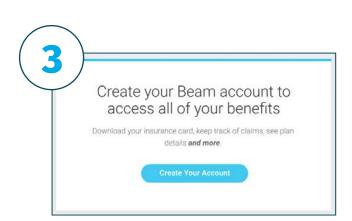
#### **Perks Shipping**

We will send you an email after your Perks ship. Estimated delivery time is 2-5 weeks from when ordered.



#### **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. You will be able to opt in to Perks through this email as well.



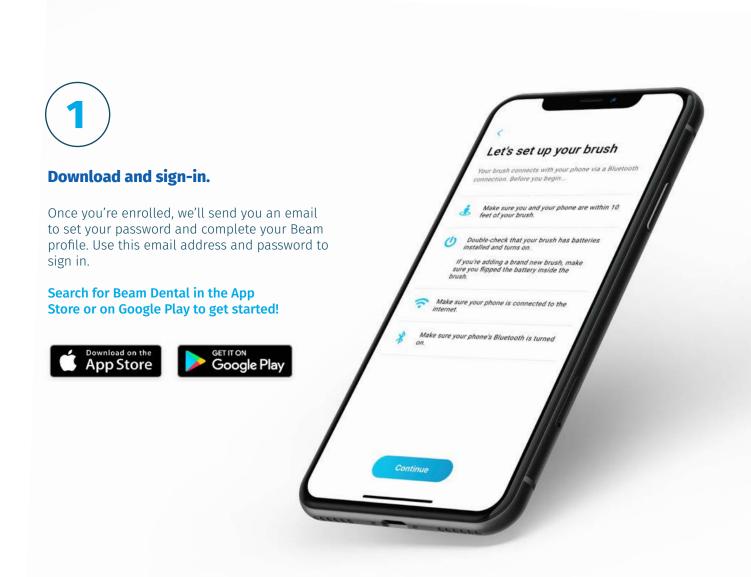
### **Still have questions?**

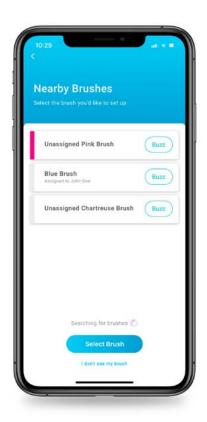
Support@beam.dental | (800) 648-1179

#### **Beam Brush + App**

## **Brush better, save more!**

Connect you brush to the Beam app to unlock it's full potential. The better a group brushes, the more everyone saves! Sync your brush in 3 easy steps!







#### **Connect your brush & app.**

After logging in you will be prompted to connect your brush and app. Select your brush from the list and choose your notification settings to complete the process.

Remember, the better you brush the more the group saves.



#### You're all set!

It's as simple as that. Now you can access all the amazing features of the Beam app.

#### Beam App features

- Digital insurance card\*\*\*
- Find a dentist
- Track brushing history
- · Beam Brush controls & settings

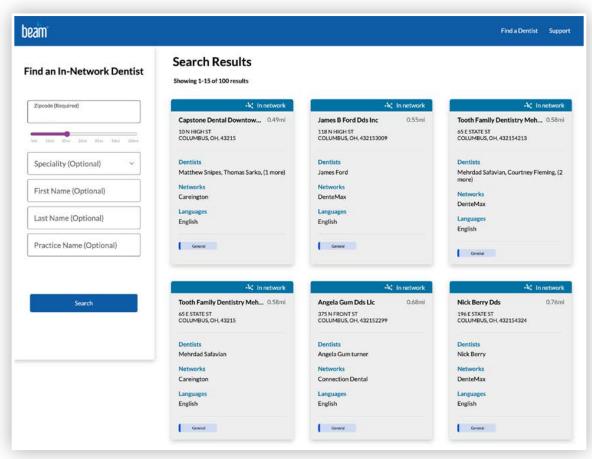


#### **Find a dentist**

# We've got a dentist near you!

Remember, staying in-network with one of our 400,000+ dentists saves you the most! Visit

#### dentists.beam.dental



#### **Modern Tech**

# Help is just a tap or click away.

#### **Beam Member Portal**

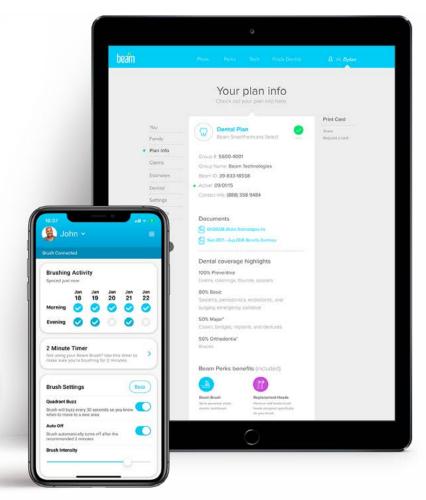
- · View plan details
- Get coverage limits
- · Check deductibles & plan maxes
- Print insurance cards
- · View claims history & more!

#### **Beam App**

- · View insurance card
- · Get Group & Member IDs
- · Find an in-network dentist
- View brushing data
- · Control your brush & more!







View plan details & more! **app.beam.dental** 

## Support team We're here to help.



We get it—insurance can be tough. Our in-house support team is here to help with anything you need.

(800) 648 1179 | support@beam.dental



## Looking for your plan details or benefits summary?

app.beam.dental



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

Dental insurance product underwritten by National Guardian Life Insurance Companyt (NGL), Madison, WI, marketed by Beam Insurance Services LLC. Dental policy form series numbers NDNGRP 04/06, NDNGRP 2010, and NDNGRP 2020. Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE (7/1/21), and ID (8/1/21). Dental product administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Not all Products Available in All States.

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.

- \* 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.
- † 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. Not all Products Available in All States.
- ¶ 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 4:01PM & 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
- # Beam Perks<sup>™</sup> 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.