



Modern digital-first dental benefits

Welcome to Beam! We are excited to provide you with easy-to-use, digital-first dental benefits. Be sure to check out our member portal for self-service tools and resources.

Dental MONTHLY RATES

Plan 1

Employee Only	\$26.27
Employee + Spouse	\$52.55
Employee + Children	\$59.63
Family	\$85.91



Create your Beam account today!

- Visit app.beam.dental to sign up OR
- Download our mobile app and click "Need to register?" to create an account

Once you have a Beam account, you'll get access to your Digital Insurance Card\$, policy information, tracking claims, and more.



Opt in to Beam Perks*

- Choose a dental wellness product when you opt in
- Start earning achievements^{††} and rewards[#] just for brushing your teeth
- Redeem brushing points on our Beam shop for brush heads, toothpaste, and even gift cards from your favorite brands

Your Beam Plan

Actual coverage and costs may vary. Check your dental plan to see what services may be covered.

IN-NETWORK (PPO Fee)

OUT-OF-NETWORK (PPO Fee)

Preventive + Diagnostic

Exams, cleanings, fluoride, space maintainers, x-rays, and sealants

100%

100%

Basic

Minor restorative: fillings
Emergency palliative treatment: to temporarily relieve pain
Prosthetic maintenance: relines and repairs to bridges, implants, and dentures

50%

50%

Major

Endodontics: root canals
Periodontics: to treat gum disease
Oral surgery: extractions and dental surgery
Implants
Major restorative: crowns, inlays, and onlays
Prosthetics: bridges
Prosthodontics: dentures

50%

50%

Annual Max (In and Out of network) Benefit Period: Calendar Year

\$1,000/yr

Plan Deductible (Individual/Family) Waived for diagnostic & preventive services

\$50/\$150/yr

^{††}Members must be eligible to opt in to Beam Perks.

Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Products Not Available in All States.

[#]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.

* 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. 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.

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*Network access provided by Beam Dental. These benefits are not offered or underwritten by Globe Life.