

## Beam Perks

# Making brushing more rewarding

Beam Perks\* incentivizes healthy habits with redeemable wellness-connected rewards# and a smart toothbrush that encourages consistent dental hygiene.

### What's included

#### Beam Brush

Smart, electric toothbrush.

#### Beam Mini Paste

High-quality, custom formulated toothpaste.

#### Free Shipping

Delivered right to each member's door.



### Members earn rewards in three easy steps

- 1 Sync your brush**  
Sync your Beam Brush with our app.
- 2 Earn points**  
Earn 10 pts. when you brush for 2 min.≡
- 3 Redeem for rewards**  
Redeem points for brush heads, floss, our custom toothpaste, or gift cards from your favorite brands.



Beam Brush  
**Beam Blue**



Beam Brush  
**Pink**





## Beam Perks

Dental insurance product 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. Dental product underwritten by Nationwide Life Insurance Company, Columbus, OH in NY, DE, ID, LA, UT, OH, TX, NH, NC and NM. Dental coverage applicable to policy form GDTL AO L20, or state equivalent. Dental product administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Not all Products Available in All States. Limitations and exclusions apply.

## 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

\*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](https://perks.beam.dental). Beam Perks™ may be changed at any time without notice and is subject to availability. See [perks.beam.dental](https://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.

≡ 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

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### 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!

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

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

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