



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

[www.beam.dental](http://www.beam.dental)

# Beam is Shaping the Future of Dental Insurance

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100,000+

**Members**

(~2x increase YoY)

5,000+

**Employers**

(~2x increase YoY)

\$75B+

**Dental Insurance Market**

<70%

**Loss Ratio**

100%+

**Net Revenue Retention**

40+

**Live States**

2,000+

**Activated Brokerages**

\$88M

**Capital Raised**

225

**Headcount**



**GeorgianPartners** 

 **KLEINER PERKINS**

**DRIVE**  **CAPITAL**

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**Dental Insurance is B**

**Policies are not serviced cost**

**Risk is not well underst**

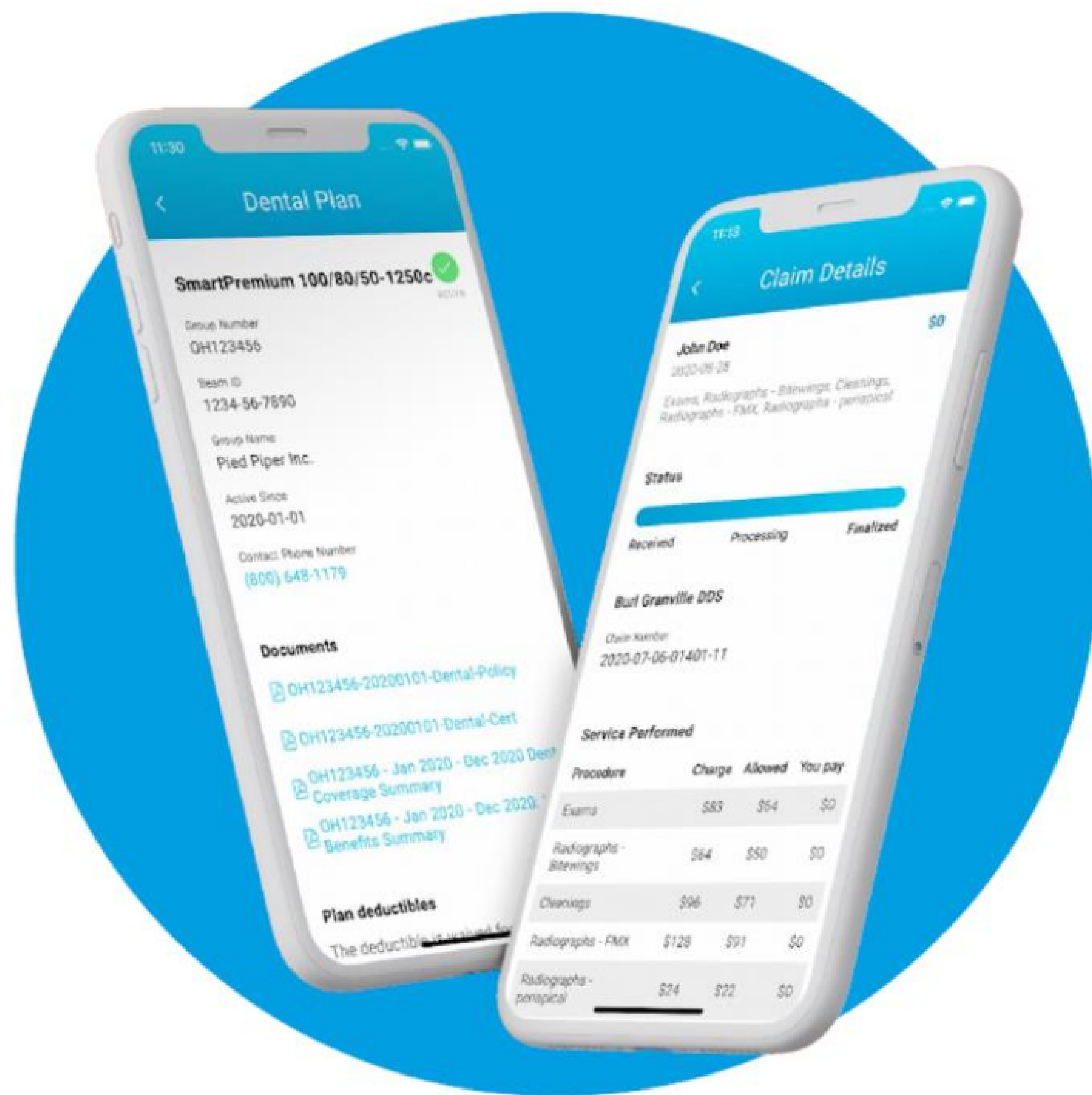
**The member experience is con**

# Dental is a Favorable Segment of

Legacy carriers are vulnerable to a tech-enabled new

	DENTAL & ANCILLARY	MEDICAL	AUTO
Loss Severity	Capped	Catastrophic	Catastrophic
Loss Frequency	Med	High	Med
Predictability	High	Med	Low
Regulation Level <sup>1</sup>	Low	High	Med
Market Size <sup>2</sup>	\$210B	\$750B	\$250B





## Beam's Ease of Use

# Beam is the Only Digitally Native Dental Insurance Company

Beam's digital tools are for Brokers, Clients, Members, and Providers in an easy to use, seamless experience.

## Beam's Digital Features Include:

- Member Portal and App for: Plan information, pre-treatment estimates, explanation of benefits, claims updates, Find a dentist search, and mobile insurance card
- Wellness Program: Brushing achievements & Rewards
- Proprietary tools and Partners for simple, easy enrollments
- Digital Quoting Tool for Brokers
- Claims auto-processing for speed and consistency

# Beam is the Only Digitally Native Dental Insurance

Analog processes have been replaced by Beam's digital

## Enrollments

**Enrollment Form for Group Insurance**

Beam Dental

**ENROLLMENT/CHANGE OF STATUS/NEWER FORM**

**ALL GROUPS MUST COMPLETE THIS SECTION**

**EMPLOYEE / DEPENDENT / ADDITIONS / TERMINATIONS / CHANGES**

**REASON FOR SUBMITTING THIS FORM**

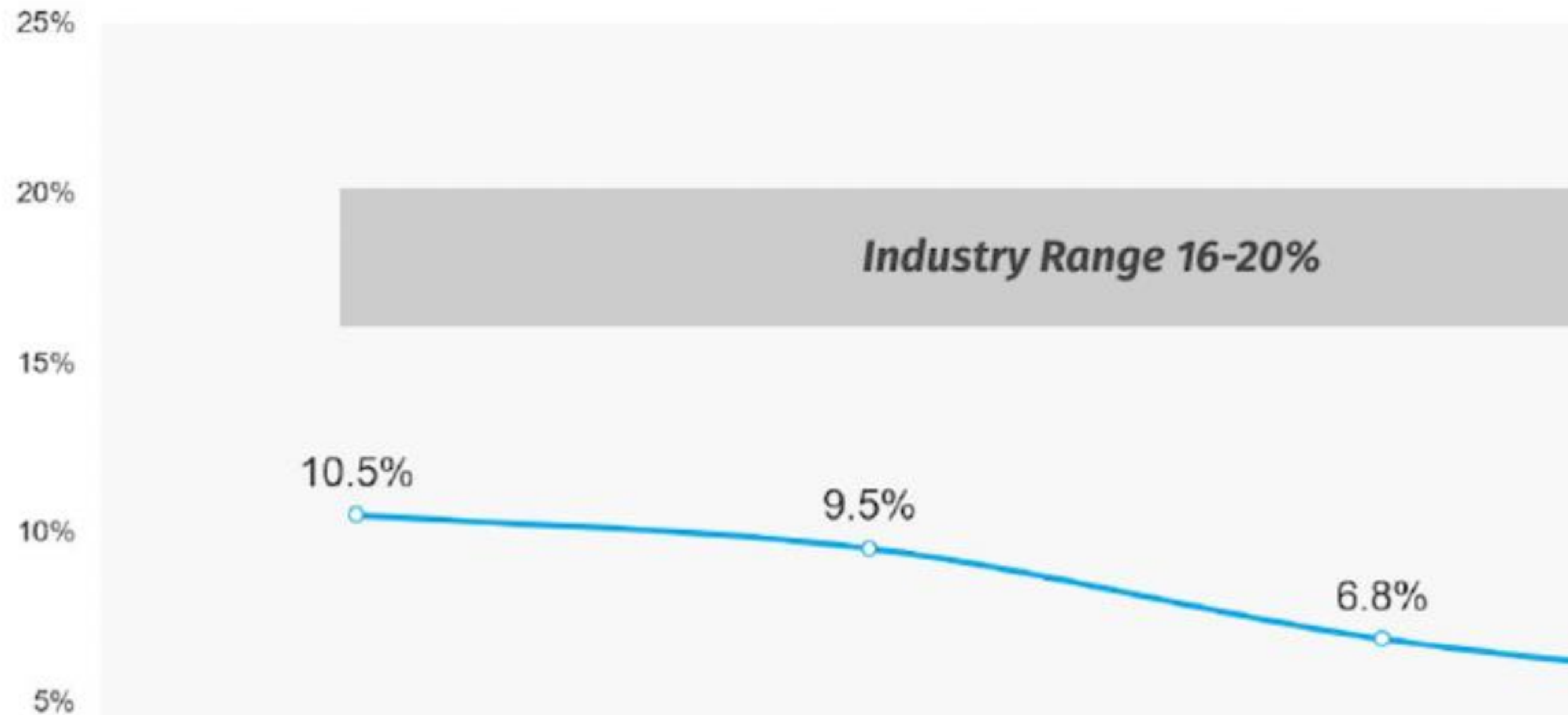
**PLEASE LIST ALL ELIGIBLE DEPENDENTS TO BE COVERED**



YOUR DENTAL PLAN AT A GLANCE		IN-NETWORK	OUT-OF-NETWORK
Annual Benefit Maximum	Calendar Year	\$1,000	\$1,000
Annual Maximum Out-of-Pocket	Calendar Year	\$0	\$0
Annual Deductible	Calendar Year	\$0	\$0
Waiting Period	Calendar Year	0 days	0 days
Coinsurance	Calendar Year	100%	100%
Out-of-Pocket Maximum	Calendar Year	\$0	\$0
Network	Calendar Year	In-Network	Out-of-Network
Formulary	Calendar Year	In-Network	Out-of-Network
Preventive Services	Calendar Year	In-Network	Out-of-Network
Major Services	Calendar Year	In-Network	Out-of-Network
Emergency Services	Calendar Year	In-Network	Out-of-Network
Oral Surgery	Calendar Year	In-Network	Out-of-Network
Orthodontia	Calendar Year	In-Network	Out-of-Network
Prosthetics	Calendar Year	In-Network	Out-of-Network
Implants	Calendar Year	In-Network	Out-of-Network
Transplants	Calendar Year	In-Network	Out-of-Network
Other Services	Calendar Year	In-Network	Out-of-Network

# This Gives Beam a Structural Cost A

Beam has engineered the cost out of dental insurance



# AI-Powered Underwriting Yields Industry Le

Beam has materially lowered losses while maintaining fast growth with pro



# A Unique Commitment to Members' Pro

Beam has closely interwoven a dental wellness program with an



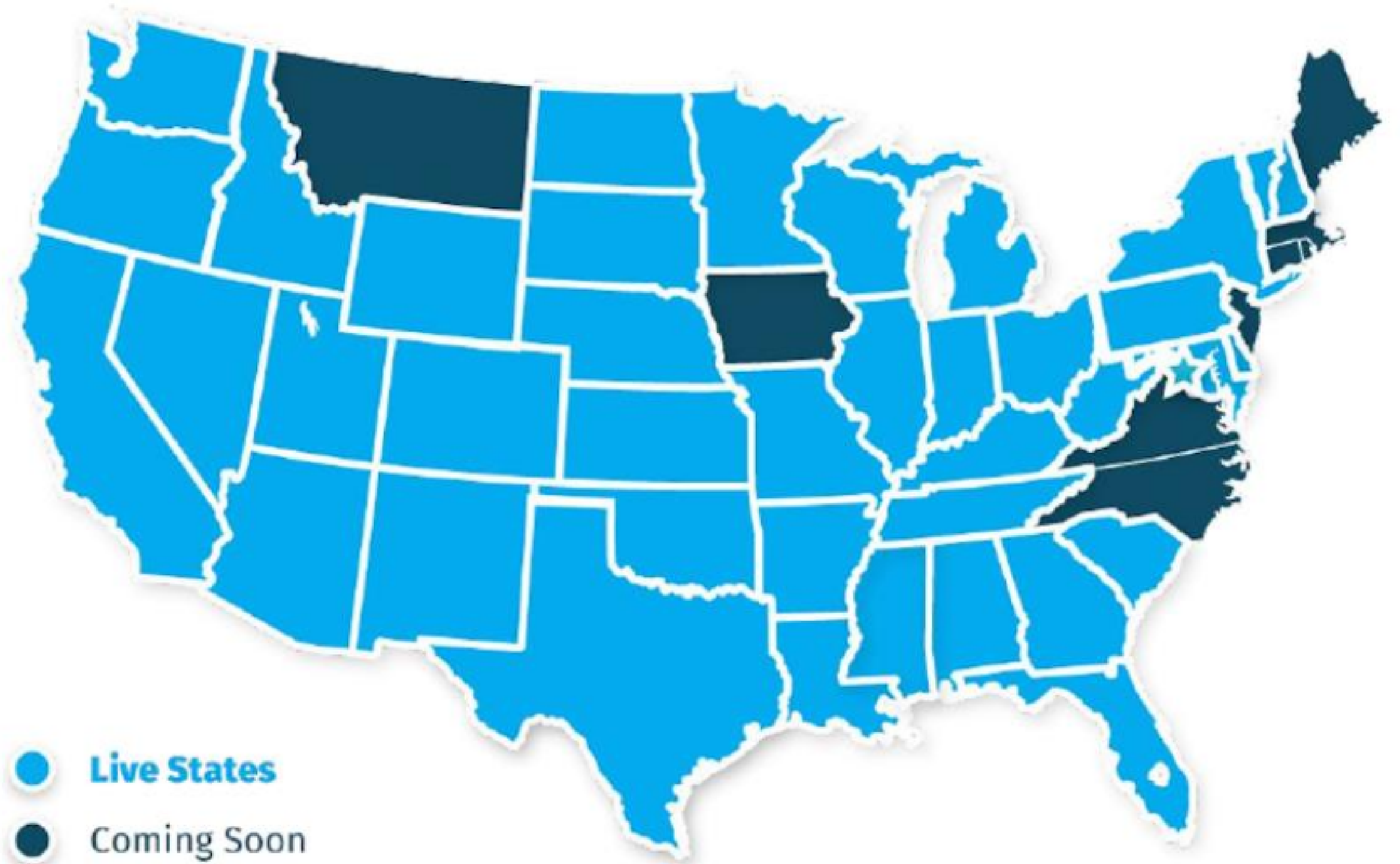


## Network and Coverage Availability

# Excellent network coverage from coast to coast

Beam partners with industry-leading dental networks resulting in over *400,000+ access points in all 50 states.*

Beam's coverage is available to employers of all sizes in over *40 states around the US.*

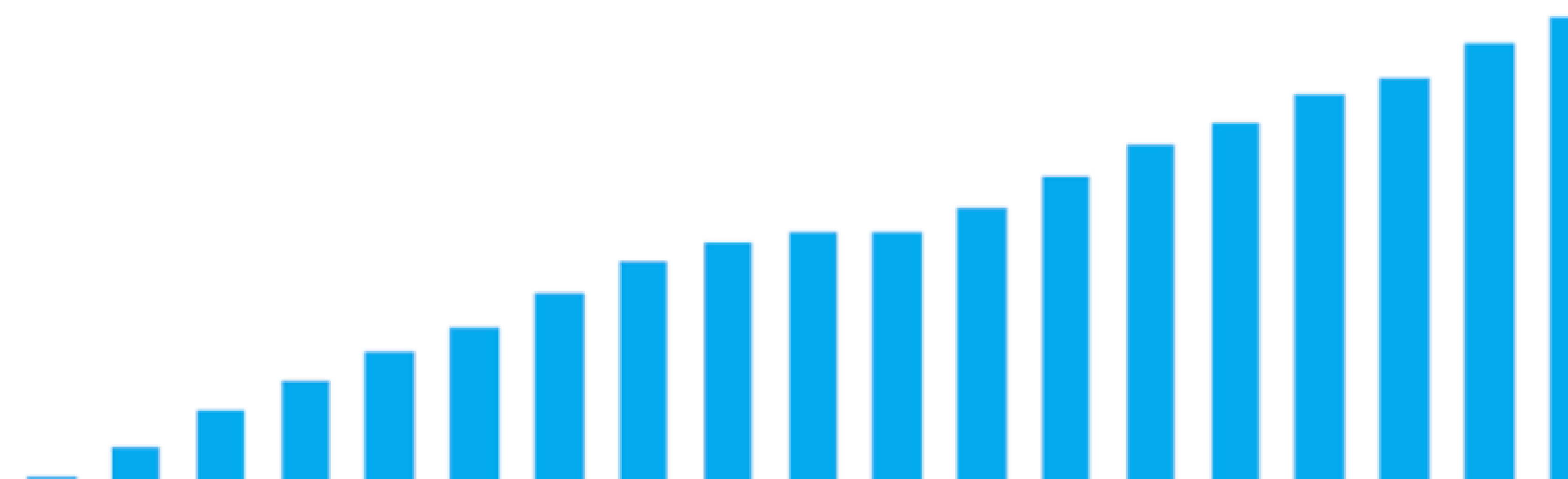




# Beam is Uniquely Positioned to Capitalize on

Beam manages over 50% of its revenue on digital platforms

Revenue Managed by Digital Admin and Distributors



# Bundling Generates 12% of Revenue

Vision attachment rate is now 64%+

## BUNDLING PARTNERS



## Projected Cross-Sell ARR

(Vision and LiDi as % of Total ARR)



15.3%

# Beam Leadership is Seasoned

Founder led, with Executive team experience in FinTech, Benef

**Cole Gillespie**

CRO

(Formerly LendingClub)

**Brian Hough**

CTO

(Formerly BleacherReport, New

**Susan Jacobs**

SVP, Marketing

(Formerly Nationwide, Hertz)

**Alex Curry**

CoFounder, VP Insurance

**Kelly North**

VP Sales

**Dan Dykes**

CoFounder, VP People & O



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