Life & Disability Insurance
Coverage that is unique for small business owners and their employees.

Dearborn National® makes it easy to obtain life and disability insurance.

Learn more by contacting us at (800) 362-5461 or sbam.org/dearborn

- All products are available to groups with 1 to 99 eligible employees.
- Groups are not asked to provide SIC codes.
- Basic life, short-term disability and long-term disability can be written on a stand-alone basis.
- Basic life is required in order to purchase dependent and voluntary life.
- Employees can only be insured under one SBAM Participating Employer plan underwritten by Dearborn National® Life Insurance Company.
- Basic life, short-term disability and long-term disability are non-contributory (employer pays for 100% of premium for all eligible employees).
- 100% participation of all eligible employees for the basic life, short and long term disability coverages is required.
- Definition of eligible full-time employment can be as high as 40 hours per week or as low as 20 hours per week for employees and owners.
- For basic, short-term and long-term disability, a separate earning definitions for owners is included.
- Must be in business at least 1 year for life and short-term disability coverage and at least 2 years for long-term disability coverage.

DearbornCares℠ Payment Now, Paperwork Later

Losing a loved one can be emotionally and financially overwhelming. DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- Pays up to $10,000 per beneficiary of Employer-Paid Basic Life insurance claims
- Available for covered employees and retirees
- Available on claims with 1, 2 or 3 named beneficiaries
- No death certificate required

DearbornCares Claim Process

Once the employer is notified of the death, they will submit the life insurance claim to Dearborn, and then the payment check will be mailed within 48 hours of confirmation. No additional paperwork is required at that time. Any remaining Basic Life benefit, if available, will be handled using Dearborn’s standard process.
Term Life Insurance and Accidental Death & Dismemberment

Term life insurance helps provide financially for loved ones in the event of a loss. By including Accidental Death & Dismemberment (AD&D), the plan also covers severe accidental injuries.

Basic Life and AD&D Amounts
- $15,000
- $25,000
- $50,000
- 1x Basic Annual Earnings to $100,000
All options are guaranteed isssue to full amount elected.

Basic Life and AD&D Rate*
- $0.37 per $1,000 combined

Dependent Life Amounts**
- Spouse $5,000
- Child(ren) $2,000 - ages 6 months to 26 years
- Child(ren) $500 - birth to age 6 months

Dependent Life Rate* (per family unit) is $1.61

Age Reduction Schedule
Employee benefits will be reduced to:
- 65% at age 65;
- 40% of original amount at age 70; and
- 25% of original amount at age 75.
- Benefits terminate at retirement.
- Spouse benefits terminate at age 70.

*Rates are guaranteed until 12/31/2021.
**Can only be purchased in conjunction with the basic life and AD&D.

Waiver of Premium if Disabled
If an insured is totally disabled for more than six months in a row from any occupation for which the insured is qualified (as set forth in the policy), premiums for the life insurance are waived.

AD&D can Double or Triple the Life Benefit
With AD&D, a benefit is paid for loss of limb or eyesight due to the covered accident. If the insured loses his or her life as the result of the accident, the value of the life insurance is doubled. In addition, a common carrier provision is included that triples the life benefit if an accidental death occurs while a passenger on a common carrier (train, plane, etc.).

Travel Resource Services
Helps employees and their families when they are traveling more than 100 miles from their place of residence. It provides the protection they need when circumstances result in the need for medical care away from home. This includes domestic as well as international travel. Among the services included in this program are: referral to a local qualified doctor through a network of providers, evacuation to the closest adequate medical facility, repatriation from a place of hospitalization to the insured's home, return of a travel companion to their home, return of dependent children of the insured to their home, pre-trip information on the destination (including weather, inoculation requirements, and travel advisories).

Beneficiary Resource Services
Combines grief, legal, and financial counseling to support beneficiaries during their time of loss. These services are available to beneficiaries for up to one year from the date the beneficiary makes contact for services. Services are also available to insured individuals who qualify for an accelerated benefit from the group's life insurance plan. The insured person or beneficiary simply calls the toll free number to receive immediate access to the program's services.

Beneficiary Resource Services is provided by Morneau Shepell. The Dearborn National® brand companies do not provide any part of Beneficiary Resource Services. Legal services will not be provided for court proceedings or for the preparation of briefs for legal appearances or actions or for any action against any party providing Beneficiary Resource Services. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither Morneau Shepell nor the Dearborn National brand companies are responsible or liable for care or advice rendered by any referral sources.

This page is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described.
Voluntary Life and Accidental Death & Dismemberment

Employee Elections
Minimum $10,000 / Maximum $500,000*

Spouse Elections
Minimum $5,000 / Maximum $20,000

Dependent child(ren)
$250 (14 days to 6 months of age)
$10,000 after 6 months of age

*Maximum amount not to exceed 5x annual salary

 Guarantee Issue Limitations
Employee*: the lesser of $300,000 or 3 times annual salary
Spouse: Guarantee Issue
Child(ren): Guarantee Issue

*Employees age 70-74: $20,000
*Employees age 75 and over: All amounts require Evidence of Insurability

Monthly rates per $1,000

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- Spousal Voluntary Life benefits not to exceed 50% of the employee elected amount.
- Voluntary Life is both portable and convertible.
- Voluntary Life / AD&D can only be purchased in conjunction with the group Basic Term Life / AD&D.
- Voluntary Life / AD&D must be written with a policy effective date of not more than 60 days after the effective date of the group Basic Term Life / AD&D.
- Any Voluntary Life / AD&D plan with an effective date of more than 60 days after the group.
- Basic Life / AD&D plan effective date will require Evidence of Insurability.
- 25% employee participation is required for Voluntary Life.
- If Voluntary Life / AD&D is canceled, the group must wait 12 months to re-enroll.
- Each sub-group must achieve 25% participation.
Voluntary Life and Accidental Death & Dismemberment (continued)

Age Reduction Schedule
Employee benefits will be reduced to:
• 65% at age 65;
• 40% of original amount at age 70; and
• 25% of original amount at age 75.
• Benefits terminate at retirement.

Spouse benefits will be reduced to:
• 65% at employee age 65
• Spouse benefits terminate at employee age 70 or retirement, whichever occurs first.

Group Basic/Voluntary Term Life Exclusions
Two-year suicide exclusion applies to Voluntary Term Life coverage. Dearborn National will not pay AD&D benefits for any loss that directly or indirectly, results in any way from or is contributed to by: Disease or the mind or body, or any treatment thereof | Infections, except those from an accidental cut or wound | Suicide or attempted suicide | Intentionally self-inflicted injury | War or act of war | Travel or flight in any aircraft while a member of the crew | Commission of, or participation in a felony | Under the influence of certain drugs, narcotics, or hallucinogen unless properly used as prescribed by a physician | Intoxication as denied in the jurisdiction where the accident occurred | Participation in a riot.
Short-Term Disability Insurance

The ability to earn an income is sometimes the only financial security an employee has. If so, a disabling injury or illness can be devastating. That’s why having Short-Term Disability (STD) insurance from Dearborn National is an important employee benefit for your company. This product is available for 13- to 26-week benefit durations with a variety of standard and optional benefits.

Pre-Existing Conditions
A Pre-Existing Condition is a sickness or injury for which the Insured received treatment or advice was recommended, within 3 months prior to his or her effective date. Any disability contributed to or caused by a Pre-Existing condition within the first 12 months of the Insured’s effective date will not be covered.

Benefits are payable on: 1st day accident / 8th day illness and 15th day accident / 15th day illness

Benefit duration options: 13 weeks or 26 weeks

Percentage of Salary: 66.67%

Weekly Benefit Maximum: $1,000

STD Rates per $10 of weekly benefit*
1st day accident / 8th day illness / 13 weeks of coverage = $.45
1st day accident / 8th day illness / 26 weeks of coverage = $.57
15th day accident / 15th day illness / 13 weeks of coverage = $.32
15th day accident / 15th day illness / 26 weeks of coverage = $.46

*From date of delivery
Short-Term Disability Insurance (continued)

A lenient zero-day residual for the elimination period:
This allows the insured to satisfy the elimination period with either total or partial workdays, so that an employee can work part time without starting a new elimination period. Generous partial disability calculation: This allows a claimant to receive up to 100% of pre-disability employment combined with the STD benefit payment for the duration of the claim.

Enhanced Disability Benefits

Survivor Benefit: The loss of a loved one is difficult. If a family’s primary income provider should die while disabled, the family may have no income to help pay for unexpected medical and care expenses. Dearborn National’s Survivor Benefit provides an additional benefit payment upon death to help fill the gap.

Pregnancy Claim Management: The birth of a child is one of the greatest joys a person can experience. However, it can also come with its share of stress. This is why Dearborn National helps by making the Short-Term Disability claim experience as stress free as possible.
Among the features of Dearborn National’s Short-Term Disability program:
• Automatic 6 week approval* for traditional delivery
• Automatic 8 week approval* for C-Section
• One-time lump sum payment for the approved period for birth of a child

*From date of delivery

Group Short-Term Disability Exclusions
Dearborn National does not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following: Loss of professional license, occupational license or certification | Commission of, participation in, or an attempt to commit an assault or felony | Intentionally self-inflicted injuries | Attempted suicide, regardless of mental capacity | Cosmetic surgery except when required due to illness or injury | Occupational sickness or injury | Participation in a war, declared or undeclared, or any act of war / A Pre-Existing Condition (3/12).
Long-Term Disability Insurance
Long-term disability (LTD) insurance helps protect an employee’s income for a disability lasting longer than the elimination period defined in the policy (typically 13 to 26 weeks).

**Lenient zero-day residual for the elimination period:**
The insured is able to satisfy the elimination period with either total or partial workdays. Therefore, employees can work part time without starting a new elimination period.

**Aggressive work incentive benefit for part-time work:**
Encourages the insured to return to work part time by allowing them to keep up to 100% of their pre-disability income for up to 12 months.

**Catastrophic Disability Benefit:**
The core benefit is automatically increased by 10% of your salary when an insured suffers a temporary or permanent loss resulting in serious cognitive impairment or the inability to perform two or more Activities of Daily Living.

**Rehabilitation Incentive Income Benefit:**
Provides benefits to disabled employees who are offered a vocational rehabilitation plan designed to return them to gainful employment.

**Rehabilitation Assistance:**
Rehabilitation Assistance is designed to encourage disabled employees to take part invaluable rehabilitation programs. Vocational rehab programs can be tailored to individual needs to help the employee return to work in less time. This can also benefit the employer by helping their valued employees return to work sooner.

**Disability Resource Services™:**
When personal problems arise, many choose to cope alone. The effects at home and the workplace can be very negative. Whether it’s an emotional, legal or financial issue, resources for support and solutions are available.

Disability Resource Services helps people:

- Work through the challenges of a long-term disability with professional counseling.
- Address, manage and learn about many issues related to disabilities.
- Cope with emotional, financial, and legal issues.
Long-Term Disability Insurance (continued)

Face-to-Face Sessions
Insured Long-Term Disability employees receive three face-to-face counseling sessions in a geographically accessible location to address behavioral issues.

Unlimited Telephonic Counseling
Employees insured with Long-Term Disability also have access to unlimited telephonic counseling (24 hours a day / 7 days a week) to help address behavioral issues. Master’s level degree counselors are on hand to identify issues, assess needs and refer participants to specialists to help resolve issues.

Web Based Services
When faced with challenges, there are so many questions. It’s tough to find answers to personal, financial and legal issues in one place. This is why Dearborn National teamed with ComPsych Corporation, to offer an easy and convenient way to help.

GuidanceResources® Online is a secure, password-protected, interactive website. It’s available to Long-Term Disability insured employees, free of charge.

The site features:
- Self-assessments and search tools
- Expert content and tools to help with personal, relational, legal, health and financial concerns
- Personalization to treat an individual’s unique needs

GuidanceResource® Online is offered by ComPsych® Corporation. Disability Resource Services is administered by ComPsych® Corporation. These programs and/or any part of these services are not provided or insured by the Dearborn National brand companies®. This page is for illustrative purposes only and is not a contract.
Long-Term Disability Insurance (continued)

Elimination Period Options
90 or 180 days

Benefit Maximum
$6,000

Benefit Percentage
60%

Own Occupation Period
24 months

Benefit Duration Options
5 years or to age 70, whichever occurs first
Social Security Normal Retirement Age

LTD Rates per $100 of monthly covered payroll*

90 day
5 year = $.42
SSNRA = $.65

180 day
5 year = $.35
SSNRA = $.55

* Rates are guaranteed until 12/31/2021.

Pre-Existing Conditions
A Pre-Existing Condition is a sickness or injury for which the Insured has received treatment or advice was recommended within 12 months prior to his or her effective date. Any disability contributed to or caused by a Pre-Existing condition within the first 24 months of the Insured’s effective date will not be covered, unless he or she received no treatment of the condition for 6 consecutive months after his or her effective date.

Group Long-Term Disability Exclusions
Dearborn National does not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following: A Pre-Existing Condition (12/6/24) | Commission of, participation in, or an attempt to commit an assault or felony | Intentionally self-inflicted injuries | Attempted suicide, regardless of mental capacity | Participation in a war, declared or undeclared, or any act of war | Active military duty | Active participation in a riot | Commission of a crime for which the insured has been convicted | Being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title I of the comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by Your Doctor and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; Intoxication as defined by the laws of the jurisdiction in which the Accident occurred. Conviction is not necessary for a determination of being intoxicated, engaging in any illegal or fraudulent occupation, work or employment.
How to Enroll in the Program
Simply join SBAM as a Basic, Premium or VIP Member and submit the completed Dearborn National® Company Group Agreement and each individual Employee Enrollment form, along with a check for the first month’s total premium made payable to ‘The SBAM Plan’. Please note: there is a $7.50 monthly fee included on the premium invoice for the consolidated billing administration and customer service provided by our partner, TGG Solutions.

Dearborn National provides an easy enrollment experience for you and your employees. Their personalized and professional approach stays with you every step of the way — from planning a customized enrollment strategy to empowering your employees to make smart benefit decisions through clear communication and one-on-one consultation.

What’s more, their service excellence doesn’t walk out the door after enrollment. Their expertise in implementation and claims management ensures you and your employees stay confident in protecting their futures with Dearborn National.

Please note: This information is only a product highlight. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be canceled by the insurer at any time. If there is a difference between the information in this brochure and the terms of the policy or certificate, the terms of the policy and certificate control.

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