



DearbornCaresSM

Support for life insurance beneficiaries when they need it



Blue Cross
Blue Shield
Blue Care Network
of Michigan



Dearborn Group



SMALL BUSINESS
Association of MICHIGAN

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 a total of \$50,000 of Employer-Paid Basic Life insurance benefits
- Applies to claims with 1, 2 or 3 named beneficiaries
- Available for covered employees and retirees
- No death certificate required
- Employer is required to submit the claim form with all required information

DearbornCares claim process¹

1. Employer notifies Dearborn Group about the life insurance claim by submitting the completed claim form.
2. Employer provides current beneficiary designation information.
3. Dearborn Group confirms that the deceased employee qualifies for the DearbornCares benefit.
4. Dearborn Group then mails the payment check within 48 hours of confirmation of eligibility. Any remaining Basic Life benefit, if available, will be handled using our standard processes.

While we know this service won't fix everything, we hope it makes a difficult time a little easier.

Advance Payment of up to a total of \$50,000 in 48 hours².

Why? Because we care.

Contact your sales representative to learn more.

Submit your claim ONLINE!

Online claim submission through Benefits Manager is the easiest way to get the claim paid quickly.

Register for Benefits Manager at
mydearborngroup.com.

Don't forget to include the Beneficiary Designation and complete ALL required information on the claim form, including:

- Date of Hire
- Class
- Last Day Worked/Retirement Date
- Hours Worked

¹This program is only available to SBAM. Other TPA Groups are not eligible.

²Pays up to a total of \$50,000 to beneficiaries (maximum 3) of employer-paid basic life insurance benefits in 48 hours of confirmation of eligibility. The advance payment is either distributed to 1 beneficiary or divided up between 2 or 3 beneficiaries, as designated by the insured.

For agent and employer use only. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

Dearborn Group insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is a separate company, not owned by Blue Cross Blue Shield of Michigan, and does not provide Blue Cross Blue Shield of Michigan products or services. Dearborn Life Insurance Company is a provider of ancillary insurance products and is financially responsible for the products it issues.