



# DearbornCares<sup>SM</sup>

Support for life insurance beneficiaries when they need it



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan



Dearborn Group<sup>™</sup>



## 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 a total of \$50,000 per beneficiary of Employer-Paid Basic Life insurance benefits
- 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 us, and then we will mail the payment check within 48 hours of confirmation. No additional paperwork is required at that time. Any remaining Basic Life benefit, if available, will be handled using our standard process.

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 hours.\***

**Why? Because we care.**

**Contact your Human Resources representative to learn more.**

*\*Pays 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 employee 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.*

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