

## DearbornCares<sup>SM</sup>

Support for life insurance beneficiaries when they need it



### Losing a loved one can be emotionally and financially overwhelming

DearbornCares provides an advance benefit payment of Dearborn Life Insurance Company's Group Term Life insurance, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- Pays up to a total of \$100,000 of employer-paid basic life insurance benefits
- Applies to claims with one, two or three named beneficiaries
- Available for covered employees and retirees
- No death certificate required
- Employer is required to submit the claim form with all required information

Advance payment of  
up to a total of **\$100,000**  
in 48 hours of confirmation<sup>2</sup>

### DearbornCares claim process<sup>1</sup>

1. Employer provides notification about the life insurance claim by submitting the completed claim form.
2. Employer provides current beneficiary designation information.
3. Confirmation that the deceased employee qualifies for the benefit occurs.
4. A check is mailed within 48 hours of confirmation of eligibility.

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

### 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  
[bcbsm.com/groupspecialtybenefits](http://bcbsm.com/groupspecialtybenefits).

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

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

<sup>1</sup>This program is only available to SBAM. Other TPA Groups are not eligible.

<sup>2</sup>Pays up to a total of \$100,000 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 broker use only.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan. Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

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.

The Small Business Association of Michigan is an independent organization that does not provide Blue Cross Blue Shield of Michigan products or services.