



DearbornCaresSM

Support for life insurance beneficiaries
when they need it

Payment now, paperwork later

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
- Available for covered employees and retirees
- Applies to claims with one, two or three named beneficiaries
- No death certificate required

Advance payment of
up to a total of \$100,000 in
48 hours of confirmation*

DearbornCares claim process

Once the employer is notified of the death, they will submit the life insurance claim, 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 the standard process.

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

Contact your Human Resources representative to learn more.

*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 member 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.