

## GROUP TERM LIFE INSURANCE



### Beneficiary Resource Services™

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning and coping with grief and financial uncertainties. That's why Dearborn Life Insurance Company's Beneficiary Resource Services, which are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, provide a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support and online will preparation. Beneficiary Resource Services is provided by LifeWorks.

It is available to:

1. Beneficiaries (and their families) of an insured person who dies;
2. Insured people who qualify for an accelerated benefit from a group life insurance program; and
3. All insureds and their families for online will preparation and online funeral planning.

Beneficiary Resource Services is available for up to one year from the day the contact is initiated with LifeWorks.

Available to groups with 51 or more insured employees at no additional cost. Beneficiary Resource Services is provided by LifeWorks. LifeWorks is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or 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. May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation. Neither LifeWorks, Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan nor Specialty Benefits are responsible or liable for care or advice rendered by any referral resources.

## Services for insureds and their families

### Online will preparation

A will is one of the most important documents every adult should have, and creating one has never been easier. Insureds and their families have access to a full legal library with many estate planning documents, including an online will. Insureds can create their own wills online in a safe and secure way, right from their homes. The will can be saved and updated as family situations change. Creating a will provides security and peace of mind for several reasons:

- Appoints a guardian for children
- Controls where property and assets go
- Provides family security
- Without one, the state can make these decisions

### Online funeral planning

Insureds and beneficiaries have access to an online funeral planning site that features a variety of helpful tools and information, such as:

- A downloadable funeral planning guide for insureds to document vital information their loved ones will need when making final arrangements
- Calculators to estimate and compare expenses for various types of funeral arrangements
- Information on funeral requirements and various religious customs
- Directories to locate funeral homes and cemeteries in the insured's area
- Insureds can create a will or access the online funeral planning website by visiting **BeneficiaryResource.com** and entering the username provided.
- Additional information is provided upon enrollment.

*\*May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.*

## Services for beneficiaries and their families

The following services are available after a life claim or for those who qualify for an accelerated death benefit:

### Unlimited phone contact

Available for up to one year with a grief counselor, legal advisor or financial planner.

### Face-to-face working sessions\*

Five face-to-face working sessions are available to the insured person or beneficiary. All five sessions may be used with one grief counselor or legal advisor, or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.

### Referrals and support services

Morneau Shepell maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants.

### Follow up

Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

LifeWorks' nationwide network of experienced professionals can offer counseling for individuals facing difficult emotional, financial or legal issues. LifeWorks counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

To access these valuable resources,  
call **800-769-9187** or visit

**BeneficiaryResource.com**

Username: **beneficiary**

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.