

## Working with you to enhance your employees' financial well-being

Protect your employees by offering Dearborn Life Insurance Company's Group Term Life, Disability, Accident or Critical Illness Insurance products, which are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, to provide a comprehensive product portfolio and unique approach to customer care.



### Group Term Life Insurance

- Beneficiary Resource Services<sup>TM1</sup>
- Travel Resource Services<sup>TM2</sup>
- Accidental Death & Dismemberment
- DearbornCares<sup>SM</sup>

### Group Short-Term Disability Insurance

- Insured and ASO Programs
- Online claim intake for all group sizes
- My Benefits: online self-service tool
- Absence Management Services<sup>3</sup>

### Group Long-Term Disability Insurance

- Employee Assistance Program
- Disability Resource Services<sup>TM4</sup>
- Flexible plan designs
- Integrated STD and LTD Claim Management
- My Benefits<sup>5</sup>: online self-service tool

### Group Critical Illness Insurance

- Complements a high deductible medical plan
- Pays a wellness benefit to members
- Guarantee issue benefits
- HSA compliant plan design

### Group Accident Insurance

- Guarantee issue benefits
- Designed to encourage the use of high value providers
- HSA compliant
- Smart Plan options

<sup>1</sup> 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.

<sup>2</sup> Available to groups with 51 or more insured employees at no additional cost. Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services.

<sup>3</sup> Absence Management Services is administered by ComPsych Corporation. ComPsych Corporation is an independent company that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services.

<sup>4</sup> Available to groups with 10 or more insured employees at no additional cost. Disability Resource Services is offered and administered by ComPsych Corporation. ComPsych Corporation is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services.

<sup>5</sup> My Benefits is a service provided by Dearborn Life Insurance Company, a separate company which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

## Easy administration

Benefits Manager provides you with the online tools, services and information you need to administer your employee benefits program.

- Online Bill Pay
  - Automatic payment option available
- Membership Maintenance
- Policy & Certificate Retrieval
- Online Claims Submission
- Claims Reports
- Evidence of Insurability Reports

Customer focused to better understand and anticipate your needs to make it easier for you and your employees.

Each year, we:

- Survey our various customers
- Implement innovation projects to enhance your experience
- Recognize innovative employees for finding ways to better serve you

## Customer approved

*"Your company was the easiest to deal with. It helped me tremendously!"* – Tim

*"Thank you for making a very hard situation not stressful."* – Tamara

*"It was so wonderful to be able to process the insurance claim without hassle or confusion."* – Cheri

*"Every single person I encountered was kind, caring and compassionate."* – Angela

*"You made things easy for me during a difficult time."* – Shawn



Group Products  
Underwritten by Dearborn Life Insurance Company

For employer 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.