



Specialty Benefits

Group Term Life Insurance
Underwritten by Dearborn Life Insurance Company



GROUP TERM LIFE

Offer your employees the opportunity to protect their loved ones. Dearborn Life Insurance Company's Group Term Life Insurance is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

Your Blue Cross Blue Shield of Michigan medical plan provides you and your employees with coverage you can rely on. Now, your employees can increase their financial protection with **Group Term Life Insurance**.

GROUP TERM LIFE

You can provide your employees coverage on a guarantee issue basis through a life insurance plan and include supplemental life coverage.

Each plan can be customized and designed to fit the needs of your company. And you have the option to offer 100 percent voluntary life programs, too.

Group dependent life insurance

Your employees can also obtain coverage for their spouses, or domestic partners, and dependent children. Benefits are payable in the event of death of an insured dependent at any time from any cause.

Accelerated Death benefit

The accelerated death benefit pays a portion of the death benefit as a living benefit up to 75 percent of the group term and supplemental life benefit¹ to an employee with a terminal illness.

Accidental Death and Dismemberment benefit

Accidental death and dismemberment coverage pays benefits if an employee dies or is dismembered in an accident. This plan includes:

- **Plegia benefits:** Benefits are payable for covered accidental injuries that result in quadriplegia, paraplegia, hemiplegia or unplegia.¹
- **Seat Belt benefit:** An additional benefit is paid if the accidental death occurs while driving or riding in an automobile and using a seat belt.
- **Airbag benefit:** This benefit is paid if the accidental death occurs while driving or riding in an automobile with functioning airbags.
- **Repatriation benefit:** An additional benefit is paid for the transportation of the insured person's body to a mortuary.
- **Education benefit:** In the event of an accidental death, the benefit reimburses the individual's dependent students for educational expenses in a school of higher education beyond high school.¹

Enhanced Accidental Death and Dismemberment benefit package¹

With the enhanced coverage, you can offer additional coverage for your employees including:

- **Coma benefit:** This benefit will be paid if an employee becomes comatose within 31 days of an accident and remains in that state for at least 31 days.²
- **Day Care benefit:** If accidental death occurs, this benefit will be paid and provide reimbursement of eligible day care expenses for children under the age of 13 and enrolled in a licensed day care center.
- **Spouse Training benefit:** If accidental death occurs, this benefit will be paid and provide reimbursement for cost of additional education for the employee's spouse.



We make it **easy for you** to give your employees an opportunity to **protect their loved ones.**

Additional features include:

Waiver of premium

If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of nine months, prior to age 60, the premium will be waived until the employee is no longer disabled or reaches age 65.

Portability

If coverage terminates because an employee is terminated from employment, he or she can continue supplemental life insurance to age 65 without evidence of insurability.

Beneficiary Resource Services^{TM3}

This program combines grief, legal and financial counseling. Services are available to beneficiaries of an insured individual who dies or to the insured who qualifies for an accelerated benefit.

Unlimited phone contact: The insured individual or beneficiary has unlimited phone access to grief, legal and financial counselors for up to one year.

Face-to-face working sessions: Up to five face-to-face working sessions, or equivalent professional time, are available to the insured or beneficiary.⁴

¹ Benefit may vary by group size.

² Available for select groups and may vary by group size.

³ 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. LifeWorks is solely responsible for the products and services described in this flier. 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.

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Contact your specialty benefits representative at Blue Cross Blue Shield of Michigan or visit bcbsm.com/groupspecialty.



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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.