

## GROUP CRITICAL ILLNESS INSURANCE



### Should you consider Critical Illness Insurance?

If you experience a critical illness, it could hurt you physically and financially.

Experiencing a critical illness can be overwhelming—and expensive. Dearborn Life Insurance Company's Group Critical Illness Insurance, which is offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, provides cash for the unexpected costs of an accidental injury and a critical illness. It works alongside your major medical coverage to help pay for out-of-pocket expenses, such as insurance deductibles, copays, treatment and more.

Answer the following questions to see if accident and critical illness insurance is right for you.

- YES** If you had to pay your entire health insurance out-of-pocket amount today, would that create a financial hardship for you and your family?
- YES** Would you have to pay for home care assistance (cleaning, cooking, child or pet care) in the event of a serious illness?
- YES** Would it create a financial hardship for your family if you had to travel more than 100 miles for treatment of a critical illness?
- YES** Do you have a working spouse who would take unpaid time from work to care for you while you recover from a major illness?

If you answered

**YES**

to any of these, then it's time to review your critical illness insurance protection.

Now is the time to enroll in critical illness insurance!  
Look for more information during open enrollment.

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.