



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

 Dearborn Group™



## Group Term Life

**Offer your employees the opportunity to protect their loved ones with Group Term Life Insurance from Dearborn Group (underwritten by Dearborn Life Insurance Company).**

*Dearborn Group insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is a separate company, not owned by Blue Cross Blue Shield of Michigan, and does not provide Blue Cross Blue Shield of Michigan products or services. Dearborn Life Insurance Company is a provider of ancillary insurance products and is financially responsible for the products it issues.*

A photograph of a man and a young boy on a sailboat. The man, wearing a blue and white striped polo shirt and white shorts, stands on the deck, holding a rope. The boy, wearing a light blue shirt, is at the helm, steering the boat. The boat is white with a blue sail and is on a blue sea under a clear sky. The image is partially overlaid by a blue graphic element in the top right corner.

## 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.



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 a **Group Term Life** plan from Dearborn Group.



### 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 benefit<sup>1</sup> to an employee with a terminal illness.

<sup>1</sup> Benefit may vary by group size.



## 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.<sup>2</sup>
- **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.<sup>2</sup>

<sup>2</sup> Benefit may vary by group size.

<sup>3</sup> Available for select groups and may vary by group size.





## Enhanced Accidental Death and Dismemberment benefit package<sup>2</sup>

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.<sup>3</sup>
- **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.

## 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™<sup>4</sup>

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.<sup>5</sup>

<sup>4</sup> Available to groups with 51 or more insured employees at no additional cost. Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Dearborn Group products or services. Morneau Shepell 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. Neither Morneau Shepell nor Dearborn Group are responsible or liable for care or advice rendered by any referral resources.

<sup>5</sup> May include face-to-face sessions, over-the-phone sessions or time for research or document preparation.

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



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GROUP TERM LIFE

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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.



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