



## DearbornCares<sup>SM</sup>

### Support for Life Insurance Beneficiaries When They Need It

#### Losing a loved one can be emotionally and financially overwhelming.

DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- Pays up to a total of \$100,000 of employer-paid basic life insurance benefits
- Applies to claims with 1, 2 or 3 named beneficiaries
- Available for covered employees and retirees
- No death certificate required
- Employer is required to submit the claim form with all required information

#### DearbornCares Claim Process<sup>1</sup>

1. **Employer** submits the completed claim form.
2. **Employer** provides current beneficiary designation information.
3. We confirm that the deceased employee qualifies for the DearbornCares benefit.
4. We then mail the payment check within 48 hours of confirmation of eligibility. Any remaining basic life benefit, if available, will be handled using our standard processes.

While we know this service won't fix everything, we hope it makes a difficult time a little easier.

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Advance Payment of up to a total of **\$100,000** in 48 hours<sup>2</sup>. **Why? Because we care.**

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Contact your sales representative to learn more.

<sup>1</sup>TPA Groups are not eligible for the DearbornCares program. <sup>2</sup>Pays up to a total of \$100,000 to beneficiaries (maximum 3) of employer-paid basic life insurance benefits in 48 hours of confirmation of eligibility. The advance payment is either distributed to 1 beneficiary or divided up between 2 or 3 beneficiaries, as designated by the insured.

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