



DearbornCaresSM

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 \$10,000 per beneficiary of Employer-Paid Basic Life insurance claims
- ▲ 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 Process¹

1. **Employer** notifies Dearborn National about the life insurance claim by submitting the completed claim form.
2. **Employer** provides current beneficiary designation information.
3. **Dearborn National** confirms that the deceased employee qualifies for the DearbornCares benefit.
4. **Dearborn National** then mails 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.

Advance Payment of up to **\$10,000** in 48 hours². **Why? Because we care.**

Contact your Dearborn National sales representative to learn more.

Submit your claim **ONLINE!**

Online claim submission through Benefits Manager is the easiest way to get the claim paid quickly.

Register for Benefits Manager at www.dearbornnational.com.

Don't forget to include the Beneficiary Designation and complete **ALL** required information on the claim form, including:

- ▲ Date of Hire
- ▲ Last Day Worked/Retirement Date
- ▲ Class
- ▲ Hours Worked

¹TPA Groups are not eligible for the DearbornCares program. ²Pays up to \$10,000 per beneficiary (to max. of 3 beneficiaries) of Employer-Paid Basic Life insurance claims in 48 hours of confirmation of eligibility. For agent and employer use only. This information is only a product highlight. DearbornCares has exclusions and limitations. The service may be canceled by the insurer at any time. Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Service features and availability vary by state. A18-0019-0518