



DearbornCaresSM

Support for
Life Insurance
Beneficiaries
When They Need It

Payment Now, Paperwork Later

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 \$50,000 of employer-paid basic life insurance benefits
- Available for covered employees and retirees
- Available on claims with 1, 2 or 3 named beneficiaries
- No death certificate required

DearbornCares Claim Process

Once the employer is notified of the death, they will submit the life insurance claim to us, and then we will mail the payment check within 48 hours of confirmation. No additional paperwork is required at that time. Any remaining basic life benefit, if available, will be handled using our standard process.

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

Advance Payment of up to a total of **\$50,000** in 48 hours*. **Why? Because we care.**

Contact human resources to learn more.

*Pays up to a total of \$50,000 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.

For employee 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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



How to File a Life, Accelerated Death Benefit (ADB), Accidental Death and Dismemberment (AD&D) or Waiver of Premium Claim

- Claim Forms: bcbsil.com/ancillary
- Claim Submission:
Fax: 312-540-4706
Mail to: P.O. Box 7070,
Downers Grove, IL 60515
Online: Benefits Manager
- Waiver of Premium: If you have LTD coverage with us, Waiver of Premium claims are initiated through a seamless process from LTD claims. Waiver of Premium forms are not needed to initiate the claim.

Eligibility Records to Establish Coverage for All Claims

- Original, photocopy or screen print of enrollment form
- Payroll records verifying annual salary at the time of death (if the benefit is based on salary)
- For voluntary benefits, proof of payroll deduction

For Life & AD&D Claims

A life claim form must be completed and submitted:

- Part 1: Completed by employer/administrator
- Part 2: Completed by the beneficiary(ies)

The following documents must accompany the claim form:

- A copy of a certified death certificate (CDC)
(For coverage over \$500,000, we require original CDC with a seal. We can send the Original copy back to you after verification, if required)
- The insured's original beneficiary designation form, as well as any changes made subsequently
- For accidental death benefits, the following must be provided as well:
 - Official completed police report
 - Proof of seatbelt/airbag use, if applicable
 - Newspaper clipping(s) of accident, if applicable
 - Coroner's report, findings and/or toxicology report

Beneficiary Resource Services™ 800-769-9187

BeneficiaryResource.com
Username: beneficiary

If the beneficiary is:

- A minor, an estate or an individual who is incompetent to handle finances: Provide an original court order appointing a legal representative or guardian to handle financial affairs of the beneficiary.
- Deceased: Provide proof of death, a copy of the final certified death certificate and documentation of the secondary beneficiary.
- A Trust: Provide documentation verifying the existence of the trust, documentation that the trust has been named the beneficiary and tax ID number of the trust.
- If there is a known funeral home assignment, a copy of itemized statement including Tax ID is required

Each beneficiary must complete and sign the Beneficiary/Claimant Statement. If no named beneficiary survives the insured or none named, we pay the claim according to the Facility of Payment Provision in the certificate.

For Waiver of Premium Claims

A Waiver of Premium Claim Form must be completed and submitted:

- Part 1: Completed by the employer/administrator
- Part 2: Completed by the insured, or if deceased, by his/her spouse, registered domestic partner or legal representative
- Part 3: Completed by the attending physician
- Authorization for release of information, signed by insured—If additional medical information is needed, medical records are requested and reviewed by clinician for disability assessment
- If LTD coverage is with us there is no need to file a separate waiver or premium claim. A seamless process will initiate the waiver claim a month before the waiver begin date. If there is no LTD coverage with us, regular claim submission for waiver of premium applies (STD only and Life coverage).
- A waiver of premium claim must be filed within the required timeframe outlined in the certificate (usually 12 months from the date of disability)
- Premium payments must absolutely continue through the waiver of premium elimination period (typically 6 or 9 months)
 - If termination occurs before the 6 or 9-month elimination period (based on your certificate) is met it is critical that:
 - Conversion privileges are provided to the employee
 - Employee converts or ports their coverage and continues to pay premiums
 - Waiver of premium determination is made. If approved, the converted policy is rescinded and premium paid are refunded to the employee
- Waiver of premium benefit continues if the employee remains totally disabled and meets the policy requirements or until the policy termination date, if applicable.

We understand the unique issues that often result from losing a loved one. To help with these challenges, Beneficiary Resource Services is available to members and beneficiaries at no cost to provide legal support, funeral planning, and grief and counseling services.

Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services.

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