



## 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 \$50,000 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 **\$50,000** 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 \$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 broker/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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas 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.



# Beneficiary Resource Services™

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning, coping with grief and financial uncertainties. That's why Blue Cross and Blue Shield of Texas offers Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support, as well as online will preparation. Beneficiary Resource Services is provided by Morneau Shepell.

Beneficiary Resource Services is available to groups with 51 or more insured employees at no additional cost. It is available to:

1. Beneficiaries (and their families) of an insured person who dies;
2. Insured people who qualify for an accelerated benefit from a group life insurance program; and
3. All insureds and their families for online will preparation and online funeral planning.

Beneficiary Resource Services is available for up to one year from the day the contact is initiated with Morneau Shepell.



## Services for Beneficiaries and Their Families

The following services are available after a life claim or for those that qualify for an accelerated death benefit:

### Unlimited Phone Contact

Available for up to one year with a grief counselor, legal advisor or financial planner.

### Face-to-Face Working Sessions\*

Five face-to-face working sessions are available to the insured person or beneficiary. All five sessions may be used with one grief counselor or legal advisor, or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.

### Referrals and Support Services

Morneau Shepell maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants.

### Follow Up

Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

Morneau Shepell's nationwide network of experienced professionals can offer counseling for individuals facing difficult emotional, financial or legal issues. Morneau Shepell's counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

## Services for Insureds and Their Families

### Online Will Preparation

A will is one of the most important documents every adult should have, and creating one has never been easier. Insureds and their families have access to a full legal library with many estate planning documents, including an online will. Insureds can create their own wills online in a safe and secure way, right from their homes. The will can be saved and updated as family situations change. Creating a will provides security and peace of mind for several reasons:

- Appoints a guardian for children
- Controls where property and assets go
- Provides family security
- Without one, the state can make these decisions

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**EMPLOYEES CAN ACCESS THESE  
VALUABLE RESOURCES, BY VISITING  
[beneficiaryresource.com](https://beneficiaryresource.com)**

Username: beneficiary

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### Online Funeral Planning

Insureds and beneficiaries have access to an online funeral planning site that features a variety of helpful tools and information, such as:

- A downloadable funeral planning guide for insureds to document vital information their loved ones will need when making final arrangements
- Calculators to estimate and compare expenses for various types of funeral arrangements
- Information on funeral requirements and various religious customs
- Directories to locate funeral homes and cemeteries in the insured's area
- Insureds can create a will or access the online funeral planning website by visiting [beneficiaryresource.com](https://beneficiaryresource.com) and entering the username provided.
- Additional information is provided upon enrollment.

\*May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.

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Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Blue Cross and Blue Shield of Texas (BCBSTX) or Dearborn Life Insurance Company 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, BCBSTX nor Dearborn Life Insurance Company are responsible or liable for care or advice rendered by any referral resources.

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# Travel Resource Services™

Available to All Group Life Customers with 51 or More Employees



## Your Ticket to Safe and Worry-Free Travel

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. This is why we teamed up with Assist America to offer employees an easy and convenient way to get the assistance they need should the unexpected happen when they are traveling 100 or more miles away from home.

## Medical Emergency Assistance

### Medical Search and Referral

Assist America's 24/7 Operations Center is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

### Medical Monitoring

Assist America maintains regular communication with members, their families and attending medical staff, closely monitoring the quality and course of treatment.

### Emergency Medical Evacuation

If a member becomes ill or injured where an adequate medical facility is not available, Assist America will arrange to transport the member under medical supervision, if required, to the nearest medical facility capable of providing the required care.

### Traveling Companion Assistance

If a travel companion loses previously made travel arrangements due to the employee's medical emergency, Assist America will arrange for the traveling companion's return home.

### Care of Minor Children

If an injured employee has minor children, left unattended, Assist America will pay for them to return home to a family member or will arrange childcare locally or at home.



## Access Services with a Mobile App!

A wide range of global emergency assistance services can be accessed from a phone by downloading the FREE Assist America Mobile App.

- Tap for Help
- Voice Over Internet Protocols (VoIP)
- Pre-Trip Information
- Embassy & U.S. Pharmacy Locator
- Travel Alerts
- Travel Status Indicator
- Mobile ID Card
- Available in 7 languages

## Compassionate Visit

If the employee is traveling alone and must be or is likely to be hospitalized for seven consecutive days, Assist America will arrange and pay for round-trip transportation for one member of his or her immediate family, or one friend designated by the employee, from his or her home to the employee's place of hospitalization.

## Return of Mortal Remains

In the event that a member passes away, Assist America will arrange and pay for the required documents, preparation of the remains and transport to a funeral home near the member's place of residence.

## Prescription Assistance

When a prescription is lost or left behind, Assist America works with the prescribing physician and a local pharmacy to replace the member's medicine. The member is responsible for the cost of the prescription.

## Emergency Travel Arrangements

If appropriate, Assist America will make new travel arrangements or change airline, hotel and car rental reservations. The Member is responsible to pay for all related costs and fees.

## Emergency Cash Coordination

Assist America will assist in coordinating the transfer of emergency cash to a member with a travel emergency and without financial means. Any fees associated with the transfer or delivery of funds are the responsibility of the employee.

## Legal Assistance/Bail

Assist America will locate an attorney and assist in coordinating bail bond, where permitted by law provided the employee also pays attorney fees.

## Interpretation/Translation

Assist America will assist with telephone interpretation in all major languages or will refer the employee to an interpretation or translation service for written documents.

## Pre-Trip Information

Assist America offers a wide range of informational services before an employee leaves home, including:

- Visa, passport, inoculation and immunization requirements
- Cultural information
- Temperature and weather conditions
- Embassy and consulate referrals
- Foreign exchange rates
- Travel advisories

## Conditions and Exclusions

Assist America shall not evacuate or repatriate anyone if an Assist America designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

Assist America provides the services in all countries of the world. However, Assist America may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. Assist America will attempt to assist the employee consistent with the limitations presented by the prevailing situation in the area. Assist America cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering service is prohibited by local law or regulations.

Travel Resource Services, Inc. is administered by Assist America. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services. Usage of the Assist America mobile app may be subject to additional terms and conditions.

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## When are employees eligible for these services?

Employees, their spouses and dependent children are eligible for this program. Pre-trip information services are available at any time. All other services take effect when the covered person is 100 miles or more from home, lasting 90 days or fewer.

## Who is responsible to pay for these services?

After coverage has been verified, Assist America will arrange and pay for the following, to a limit of \$150,000 and subject to the program guidelines:

- Emergency Medical Evacuation and Medical Repatriation: \$150,000 Combined Single Limit
- Repatriation of Mortal Remains: Up to \$15,000
- Care of Minor Children: Up to \$5,000
- Return of Vehicle: Up to \$2,500
- Compassionate Visit: Up to \$5,000



# Disability Resource Services™

## Help When It's Needed Most

When personal problems arise, many choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer employees covered by a long-term disability program and their immediate family an easy and convenient way to find the help they need. Whether it's an emotional, legal or financial issue, Disability Resource Services provides the resources for support and solutions.

### For Long-Term Disability Insured Employees

#### Face-to-Face Sessions

Disability Resource Services provides three face-to-face sessions per issue in a geographically accessible location to address behavioral issues.

#### Unlimited Telephonic Support

Disability Resource Services also provides unlimited telephonic support (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level clinicians use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

#### Web-Based Services

GuidanceResources® Online ([guidanceresources.com](http://guidanceresources.com)) is a secure, password-protected interactive website that contains self-assessments, search tools, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance and their immediate family.

Assistance through GuidanceResources® Online is available 24 hours a day, 7 days a week and covers many topics and personal concerns, such as:

- Alcohol and drug abuse
- Depression
- Divorce and family law
- Estate planning
- Getting out of debt
- Grief and loss
- Job pressures
- Managing debt obligations
- Marital and family conflicts
- Retirement planning
- Saving for college
- Stress and anxiety
- Tax questions
- Real estate buying and selling



### Helping Improve Productivity for Long-Term Disability Insured Employees and Their Immediate Family

- Face-to-face sessions
- Unlimited telephonic support
- Web-based services available through [guidanceresources.com](http://guidanceresources.com)

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