



DearbornCaresSM

Support for Basic
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 employer-paid basic life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- Pays \$14,000 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.

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

Advance Payment of **\$14,000** in 48 hours*. **Why? Because we care.**

Contact the Health Care & Benefits Division at (800) 287-8266 or benefitsquestions@mt.gov to learn more.

*Pays up to a total of \$14,000 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.

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