



## DearbornCares<sup>SM</sup>

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](mailto: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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Montana is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS<sup>®</sup>, BLUE SHIELD<sup>®</sup> 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.