

- Established in 1969, headquartered in Illinois, USA. Dearborn National is a wholly owned subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, one of the largest health care insurance providers in the United States, with 12.4 million members.
- Dearborn National is among the country's leading providers of group benefits insurance programmes.
- More than 70,000 in-force groups, insuring over 3 million employees.
- Licensed in 50 states, the District of Columbia and both the U.S. and British Virgin Islands.
- The Dearborn National companies underwriting and offering insurance products and services have received the following ratings: A.M. Best rating of "A+" (superior) Dearborn National, in December, 2008. In its most recent report Standard & Poor's assigns Dearborn National a financial strength rating of "A+" (strong).
- All insurance programmes can be pooled, with the exception of voluntary benefit programmes (100% employee paid). Dearborn National offers group life, disability and dental employee benefits programmes.
- Partner of the Swiss Life Network since 2006.

## Special Advantages

- Competitive in all group sizes.
- Diverse and expansive product portfolio.
- Administrative solutions including self administration, list billing and Internet administration options.
- Beneficiary Resource Services (grief, legal and financial counselling for group life beneficiaries).
- Disability Resource Services (online information resources for all STD and LTD insureds plus counselling for those on LTD disability claim).
- Value-added services available with Group Life plans.
- Telephonic and face-to-face employee assistance programmes.
- Largest national dental network with over 140,000 providers.
- *Your Online Benefits* portal that allows employers and employees to manage benefits online.

## Coverages and Products

### Types of Benefit:

- ★ Accidental Death & Dismemberment (rider)
- ★ Dependent Life (rider)
- ★ Supplemental Life (rider)
- ★ Short-Term Disability
- ★ Long-Term Disability
- ★ Group Dental
- ❖ Voluntary Life, Dental, Disability and Critical Illness Benefits (partially and fully employee paid)

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- ★ Coverage available & poolable
  - ❖ Coverage available