



Enhanced Product Services Are There for You

Whether it's helping to make sensitive life decisions or providing necessary security while away from home, enhanced product services from Blue Cross and Blue Shield of Texas are there for you and your family when the need arises. Below is a brief description of the enhanced product services.

Travel Resource Services™

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. Assist America¹ offers employees a way to get the assistance they need should the unexpected happen. Assist America provides 24-hour services that can help an employee access emergency assistance when traveling 100 or more miles from home, including medical monitoring, medical evaluation, traveling companion assistance, dependent children assistance and visits by family members or friends.

Travel Resource Services

Your Assist America Reference Number is: 01-AA-TRS-12201

In the U.S. and Canada call

800-872-1414

From outside the U.S. call +1-609-986-1234

Email medservices@assistamerica.com

Disability Resource Services™

When personal problems arise, many people may choose to cope alone. The consequences at home and the workplace can be negative. ComPsych^{®2} Corporation offers Disability Resource Services to employees covered by our long-term disability policy and their immediate family. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

Disability Resource Services

866-899-1363

Online: guidanceresources.com

Enter Your Company ID: DISRES

DearbornCaresSM

DearbornCares² 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 \$100,000 of employer-paid basic life insurance benefits
- Applies to claims with one, two or three named beneficiaries
- Available for covered employees and retirees
- No death certificate required
- Employer is required to submit the claim form with all required information

Contact BCBSTX at 866-628-2606 or your Human Resources representative to learn more.

Beneficiary Resource Services™

Employees or their families who experience the loss of a loved one can face complex issues, ranging from coping with grief to financial or legal questions. Beneficiary Resource Services is a program that combines grief, legal and financial counseling provided by Morneau Shepell³. Morneau Shepell has a network of counselors and advisors who provide unlimited phone contact, five face-to-face working sessions, and referral and support services.

Beneficiary Resource Services

800-769-9187

beneficiaryresource.com

Username: beneficiary

For additional information regarding these benefits, visit: bcbstx.com/ancillary-ut or call 866-628-2606

¹Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide BCBSTX or Dearborn Life Insurance Company products or services. ²Disability Resource Services is administered by ComPsych[®] Corporation. ComPsych[®] Corporation is an independent organization that does not provide BCBSTX or Dearborn Life Insurance Company products or services. ³DearbornCares has exclusions and limitations. The service may be canceled by the insurer at any time. Pays up to a total of \$100,000 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. ⁴Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide BCBSTX or Dearborn Life Insurance Company products or services.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

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.