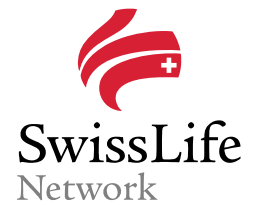


Fort Dearborn Life USA



- Established in 1969, headquartered in Illinois, USA. Fort Dearborn Life 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, insuring 10.9 million members.
- Fort Dearborn Life is among the country's leading providers of group benefits insurance programs
- More than 64,000 in-force groups, insuring over 3 million employees
- Licensed in 50 states, the District of Columbia and both the U.S. and British Virginia Islands
- A.M. Best Company rates Fort Dearborn Life "A+" (Superior) - affirmed November, 2007. Standard & Poor's assigns Fort Dearborn Life a financial strength rating of "A+" (Strong) - assigned March, 2007.
- All insurance programs can be pooled, with the exception of voluntary benefit programs (100% employee paid). Fort Dearborn Life offers group life, disability and dental employee benefits programs.
- Combined Services, LLC, a wholly owned subsidiary of Fort Dearborn Life Insurance Company, coordinates global business with the Swiss Life Network.
- 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
- Product and service flexibility and customization
- Dedication to service
- 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)
- Telephonic and face-to-face employee assistance programs
- National dental network with over 79,000 providers

Coverages and Products

Types of Benefit:

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

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