



Why Accident Medical Expense?

- It's simple to understand. Accident Medical Expense is guaranteed issue accident insurance with no coverage waiting period, no benefit reduction for a covered spouse and/or child(ren), and includes both on- and off-the-job coverage.
- It's affordable. You choose a benefit amount based on what you can afford and the amount of coverage you desire.
- It's flexible. There are no limits/restrictions on how benefit amounts are used: It's your choice.
- It's added protection. Your Accident Medical Expense policy is free from coordination with other insurance coverage.

Accidents Happen to Other People ... until they happen to you.

After an accident, you may have expenses you've never thought about before. Can your finances handle them? Without a steady paycheck for months, and sometimes years, individuals and families are faced with tough choices — what debts and bills to pay first, and which ones to defer. But what happens if more than a job is lost? Accidents that interrupt, or end, a paycheck occur every day both on and off the job.

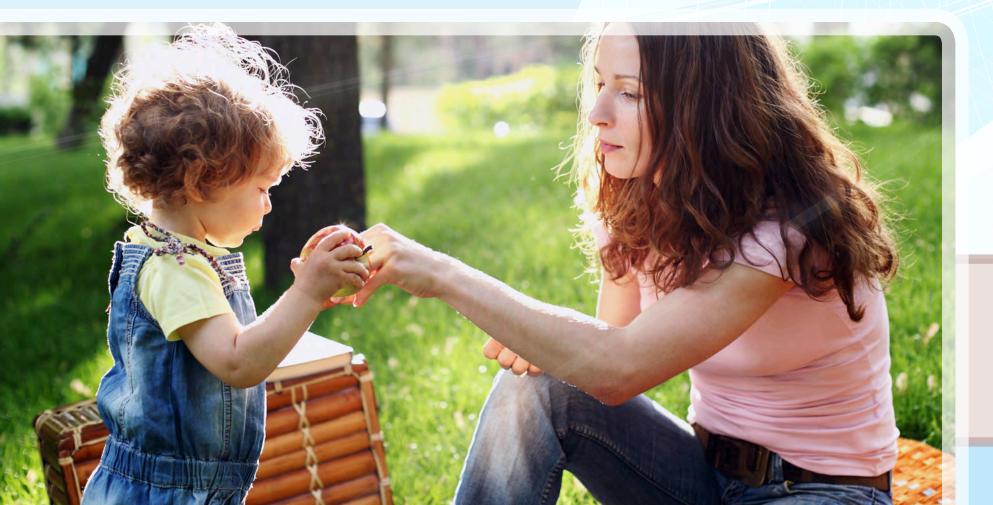
Increasingly, American workers are finding it essential to have a backup plan to counter the uncertainty that an injury could create to their personal finances. You need to ask questions about your current coverage and consider the potential financial impact from a serious injury — not the cost of treating a sprained ankle but big expenses from an accident. You're probably going to need some help.

That's why you should consider Accident Medical Expense, 24-hour accident insurance that offers simple, affordable coverage to help you and your family if an unexpected accident happens to you.

Number of injury-related visits to U.S. emergency rooms:

37.9 million.¹

¹ Centers for Disease Control and Prevention, National Hospital Ambulatory Medical Care Survey: 2010 Emergency Department Summary Tables, www.cdc.gov/nchs/fastats/ervisits.htm.



Accident Medical Expense: How it Works

Accident Medical Expense is simple, guaranteed-issue 24-hour accident insurance. You'll receive cash benefits for the following expenses that may not be fully covered by your major medical insurance:

- Uninsured or underinsured medical expenses
- Accidental death
- Catastrophic accidental loss loss of sight, hearing, speech, both arms, both legs

2,500	\$5,000	\$7,500
hen, select one	e of three deductible amounts:	
100	\$250	\$500
100		\$500
<i>ı.</i> select vo	our coverage class:	
ndividual		

² Some exclusions and exceptions apply. Benefits may differ or not be available in some states. Your agent will explain the benefits available in your state.

Automatic Annual Coverage Refills

Once you select a coverage amount, it becomes an annual "pool" of dollars. From this pool, you are reimbursed for expenses incurred from covered accidents after per-accident deductibles are met. You can

draw from this pool up to your selected annual coverage amount. Every calendar year, your pool of coverage refills so long as the policy remains in force.

When you have a covered accident, we'll send cash benefits directly to you (unless you tell us otherwise) and you decide the best way to spend them. It's as simple as that.

Some of the ways in which to use your cash benefit:

- To cover medical cost deductibles, prescriptions, second opinions, experimental treatments, out-of-network expenses
- For mortgage, auto loan or credit card payments
- For monthly utility and grocery bills
- Expenses for childcare

Meet Nora, who along with her husband Peter are an Illinois couple in their 30s whose two kids include a son in middle school (he's an avid football player) and a toddler (he's avid in, well, everything). Nora is a teacher and Peter works construction; money is tight and they closely track their spending. Because of healthcare reform changes, they purchased a high deductible healthcare plan. As part of their wellness plan, Nora and Peter bought the Accident Medical Expense plan with \$5,000 coverage and a \$250 deductible. Their weekly premium? Only \$11.09³ per week for the entire family.

³ Premiums may vary by state.

Our Story

Dearborn National Individual Solutions, through its underwriter Colorado Bankers Life Insurance Company,[®] has been helping working Americans successfully build and manage their insurance needs for more than 40 years. It provides voluntary, supplemental benefit products through payroll deduction programs with U.S. business owners that yield two advantages: 1) employees receive convenient and affordable financial protection for themselves and their families; 2) employers offer greater insurance choices to their employees without incurring additional cost or obligation to themselves.

Voluntary, supplemental products currently offered by CBL include:

- Individual term insurance with critical illness
- Individual term and whole life insurance with a flexible premium annuity rider
- Individual accident only insurance

- Accident medical expense insurance
- Level and graded whole life insurance
- Level 10-, 20- or 30-year term life insurance



Colorado Bankers Life Insurance Company (CBL), rated A (Excellent) by A.M. Best,⁴ provides insurance coverage in 49 states, the District of Columbia, Guam and Puerto Rico. CBL serves unions, large and small companies, public municipalities, school districts and federal, state, postal and military personnel.

Preferred Financial Corporation (PFC), the parent company of CBL, acts as the exclusive general agency for, and contracts with, the producers selling CBL products.

⁴ Affirmed December 19, 2013. A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).

Dearborn National Individual Solutions

Providing life, critical illness, disability and annuity products to working Americans nationwide, Dearborn National Individual Solutions offers voluntary, supplemental worksite benefits that are mutually beneficial to employees and their employers.

"We are more convinced than ever that working Americans want greater control, choice and flexibility when making decisions about life and health insurance products, while still offering convenience and high service quality at an affordable price."

Joe Wieser,
Chief Executive Officer and President
Colorado Bankers Life Insurance Company

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. The terms and conditions of the policy will govern in any question about this plan. Policy form series P-AME 2012 and rider form series R-AME Spouse 2012 and R-AME Child 2012.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Colorado Bankers Life Insurance Company® (Greenwood Village, CO), licensed in 49 states (excluding New York where it is not licensed and does not solicit business), the District of Columbia, Guam and Puerto Rico. Product features and availability vary by state and are solely the responsibility of Colorado Bankers Life Insurance Company.

