



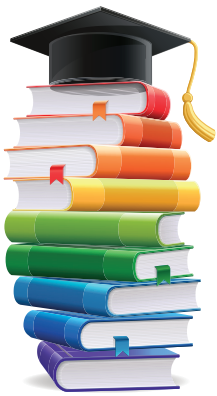
Solutions for Education Professionals

Enhanced Benefits to Help Cover Your Specific Needs

Having served educational institutions for more than 50 years, we appreciate your profession and understand the unique challenges you face when selecting group employee benefits.

Currently, we administer employee benefit programs for nearly 1,000 school districts, school boards and charter schools throughout the country. We also provide tailored insurance solutions for many well-known universities as well as smaller liberal arts and junior colleges.

We have designed features specifically for education professionals and have embedded them into our standard insurance products at no additional cost.



K-12 School Employees

- Campus violence benefit
- SimpliCollege¹ virtual college coach
- Disability coverage during school breaks
- Office Depot^{®2} Discount Program

College & University Employees

- Campus violence benefit
- Disability coverage during school breaks
- J-1/H-1 visa exchange protection³



Campus Violence Benefit (K-12 & Higher Ed)

Due to the growing concern of school violence, we offer a campus violence benefit as part of our accidental death & dismemberment coverage.

When a tragedy strikes, the emotional and financial costs of an injury or loss can be overwhelming. The campus violence benefit is a feature that provides an additional payment if a covered member passes away due to an injury sustained in a violent campus event.

33%

of teachers reported they experienced at least one incident of verbal and/or threatening violence from students.⁴

It's our way of thanking you for the important work you do.

Why? Because we care.

Contact your sales executive for more information.

For broker/employer use only. 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.

¹SimpliCollege is an independent organization that does not provide Blue Cross and Blue Shield of Montana or Dearborn Life Insurance Company products or services. ²Office Depot is an independent organization that does not provide Blue Cross and Blue Shield of Montana or Dearborn Life Insurance Company products or services. ³J-1/H-1 visa exchange protection is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Montana or Dearborn Life Insurance Company products or services. ⁴McMahon, S.D., Anderman, E.M., Astor, R.A., Espelage, D.L., Martinez, A., Reddy, L.A., & Worrell, F.C. (2022). Violence Against Educators and School Personnel: Crisis During COVID. Policy Brief. American Psychological Association. <https://www.apa.org/education-career/k12/violence-educators.pdf>. Published 2022. Accessed June 2022.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148.

SimpliCollege Virtual College Coach (K-12)

Figuring out how to pay for college can be overwhelming. To help alleviate this concern, we provide access to the SimpliCollege, an online resource dedicated to helping people plan for, pay for, and reduce the cost of college. This secure online resource includes checklists, a negotiation toolkit, pricing calculators, a college search function, and funding and financial aid information. This program is available to employees of the school district, as well as students and their parents/guardians in the school district, and it is only offered to school districts that include high school (9th-12th grade).

63%

of parents say they are worried about having enough money to help pay for their child's education.¹



Disability Coverage During School Breaks (K-12 & Higher Ed)

Since injuries can happen at any time, we include specific contract language designed for educators and staff that treats all disabilities the same, regardless of whether they occur while school is in session or not.

This eliminates any confusion an employee may have about his or her coverage while school is not in session. This language is standard on all short-term disability and long-term disability contracts for education-related groups.



22%

of adults visited the ER in 2019.²

J-1/H-1 Visa Exchange Protection (Higher Ed)

When hiring J-1 or H-1 exchange visitors (professors, researchers and scholars with a J-1 or H-1 visa), colleges and universities are required by the United States to provide minimum coverage amounts for medical evacuation and repatriation for each exchange visitor.

We can assist colleges and universities who need help in obtaining this coverage by providing a program that meets these requirements as a part of the Travel Resource Services^{TM3} program.



APPROXIMATELY

300,000

J-1 Exchange Visitors from 200 countries and territories come to the U.S. each year.⁴

Office Depot® Discount Program (K-12)

Due to budgetary constraints, many teachers reach into their own pockets to pay for the supplies and tools they need to provide a quality education. This is a great sacrifice that many teachers make for their students.

To help alleviate this financial strain, Office Depot offers a 10% discount on most of their office supplies. This discount is available online through a special website and in stores.^{**}



ON AVERAGE,
**TEACHERS
SPEND**

\$750

of their own money
each year to pay for school supplies.⁵

^{*}Not available in all states. ^{**}Exclusions and restrictions apply.

¹Business Wire. "63% of Parents Surveyed Agree Their College Plans Have Returned to What They Were Before the Pandemic." <https://www.businesswire.com/news/home/20210712005062/en/>. Published July 12, 2021. Accessed February 22, 2022. ²Clarke TC, Schiller JS. "2019 National Health Interview Survey." National Center for Health Statistics. <https://www.cdc.gov/nchs/products/databriefs/db401.htm#ref2>. Published May 2020. Accessed March 2, 2022. ³Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Montana or Dearborn Life Insurance Company products or services. ⁴J-1 Visa Exchange Visitor Program. J-1 Visa Basics—Facts and Figures 2020. <https://j1visa.state.gov/basics/facts-and-figures/>. Accessed February 21, 2022. ⁵Melissa Hruza "How much do teachers spend on supplies?" Adopt A Classroom.org <https://www.adoptaclassroom.org/2021/07/29/how-much-do-teachers-spend-on-supplies/>. Published July 29, 2021. Accessed January 21, 2022.