

Solutions for every stage in life

BCS Insurance Agency

Product and services guide

An expansive range of ancillary benefits to close the gap

We offer a full range of products for both individual and group coverage that complement traditional health plans. This allows clients to keep their business in one place. With you.

Ancillary product solutions for individual and worksite clients



Personal Accident

Helps pay for unexpected out-of-pocket costs that result from an accidental injury



Hospital Recovery

Helps cover certain expenses related to recovery after a hospital stay



Critical Illness

Provides a lump-sum payment upon the diagnosis of a serious disease to ease the financial burden during recovery



Dental Insurance

Coverage to help offset the costs associated with routine dental care



Term Life Insurance

Provides a cash benefit to beneficiaries following an untimely death



Whole Life Insurance

Allows policyholders to build a cash value while also providing a benefit to beneficiaries



Final Expense Insurance

Provides cash benefits to assist with funeral and burial expenses



Short Term Medical

Flexible health insurance coverage for life transition periods



Fixed Annuities

An insurance policy that provides a fixed rate of return while allowing the policyholder to convert the cash value to an income stream they cannot outlive



Index Annuities

An insurance policy that provides limited equity market exposure that can also be converted into an income stream the policyholder cannot outlive



Agent E & O

BCS Agent and Agency Errors & Omission program provides protection against claims arising from the sale and servicing of insurance products



Cyber

Provides financial protection and proactive claims-handling services for cyber and privacy breaches

Flexible and cost-effective products for large group clients



Hospital Indemnity

Provides fixed payments to help manage costs arising from hospital stays



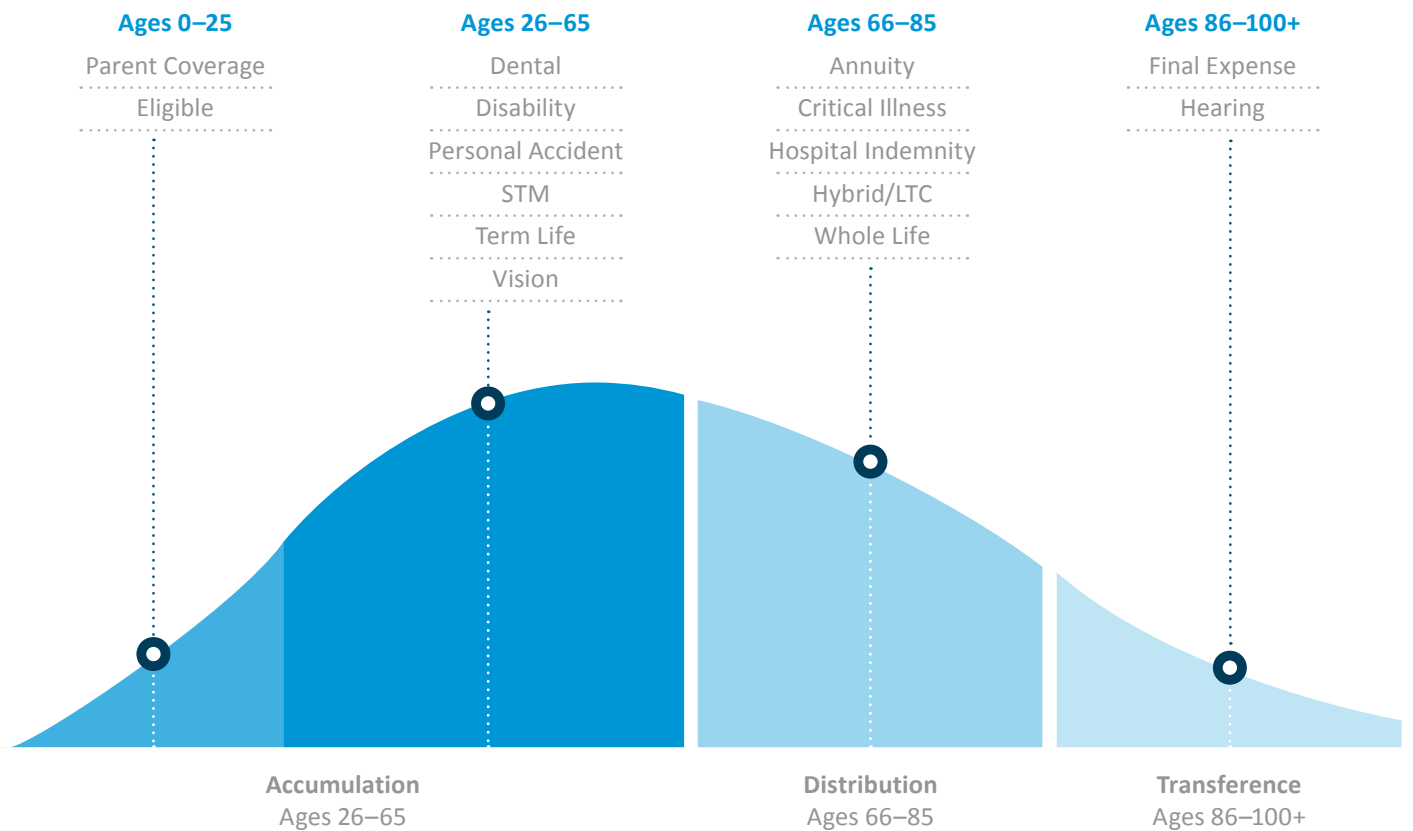
Limited Benefits

Provides access to healthcare benefits for uninsured hourly and seasonal workers

There is no one size fits all when it comes to financial decisions

We help your clients navigate through the options based on their financial needs and where they are in life. Because age, health, and income can all have a significant impact on protecting their financial wellness.

Life Stage Product Provider



The BCS Benefit



Licensing

We are always here to answer your questions and guide you through contracting with all our carriers to ensure status updates and quick turnaround times



Marketing

Access to marketing materials from each of our carriers, most of which can be customized for a more personalized touch for client presentations



Training

There is always something to be learned, whether it's product or industry related. We offer Webinars, in-person training and over the phone sales support to help grow your business



Experience

Our DNA goes back 70 years. Our innovative financial and insurance solutions serve Blue Cross and Blue Shield companies and commercial markets across America



Choices

We are constantly evolving to offer new products to fit your clients' needs and contract with multiple national and regional carriers to give you more options



Support

When you call or send us an email, there is always someone ready to respond to you. Our goal is to provide the products you need and offer the guidance you deserve



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Connect with Us

