

# Group Accident, Critical Illness, and Hospital Indemnity

Easy, affordable, and adaptable ancillary solutions *essential* for brokers and their clients

Health insurance expenses and deductibles have risen faster than consumer wages, creating significant gaps in the affordability of care. To solve these gaps, an increasing number of employers are looking to ancillary health products to support the financial wellness of employees.






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More than two-thirds (69%) of employers believe voluntary benefits will be a very or more important component of their employee value proposition in three to five years.\*

## Offer your clients more with EssentialCare group voluntary benefits

EssentialCare makes it easy for brokers and benefit specialists to deliver the ancillary solutions clients need.

All EssentialCare products feature a modular, adaptable plan design that can be customized to meet employer demands and compliment underlying major medical coverage:

-  Robust set of benefits, with a focus on innovative caregiver and support service coverages<sup>1</sup>
-  Competitive rates
-  Best-in-class administration and simplified claims process
-  Flexible enrollment, payment and group onboarding
-  HSA-compatible plan options

-  Guaranteed issue<sup>2</sup>
-  Benefits are paid directly to the insured to use how they see fit!
-  No networks or coordination of benefits
-  Access to telemedicine value-added services

And it's all backed by industry-leading administration and a carrier with more than 70 years of experience.

## The BCS Advantage

**70+ Years**  
Experience

**A-**  
Rated A- (Excellent)  
by A.M. Best



Licensed in all 50 states

**5 Million**  
Lives covered

**\*PROMOTION RULES AND REQUIREMENTS**

Promotion applies to new qualified EssentialCare Group Accident, Hospital Indemnity, and Critical Illness insurance policies with effective dates between July 1, 2019 and October 1, 2019. Bonus payable of \$1,000 on first new sold group only, with an additional bonus of \$10 per enrollee across all sold groups during this time frame, up to a total maximum payout of \$10,000. To qualify, eligible groups must have a size of 50+ employees with a participation rate that is the greater of 10 lives or 10% (including spouse and dependents). Enrollment based on first enrollment file received from third-party administrator. Maximum payout is capped at \$10,000 or when promotion ends, whichever comes first. Payments will be processed in November 2019, based on October 2019 data. Offer available for agents licensed, appointed, and in good standing with BCS Insurance Company at time of payment. Promotion is not available in all states. BCS Insurance Company reserves the right to cancel, change, or alter the promotion at any time.

FOR BROKER EDUCATION AND TRAINING ONLY

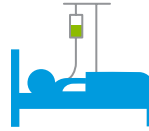


**Promotional Bonus**  
Earn up to \$10,000 in promotional compensation on sold cases  
7/1/2019–10/1/2019\*

## Customize a group voluntary benefits program to complement underlying major medical coverage



### Accident Indemnity



### Critical Illness



### Hospital Indemnity

#### Overview

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

Provides a lump-sum benefit to help cover the costs of life-changing illnesses and health events

Provides fixed payments to help manage costs arising from a hospital stay

#### Key Features

Guaranteed issue<sup>2</sup>

Immediate coverage  
—no waiting period!

Variety of benefit offerings, including Non-professional Organized Sport available

AD&D benefit built in  
—not a separate rider

Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup>

Guaranteed issue<sup>2</sup>

HSA compatible

Benefits payable for 35 adult and 8 childhood conditions or illnesses

Groundbreaking mental health rider provides coverage for severe mental illness

Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup>

Guaranteed issue<sup>2</sup>

HSA-compatible options

Variety of contribution options and buy-up alternatives

Up to 39 benefit types can be tailored to client needs

Enhanced coverages available with emphasis on caregiver and support services<sup>1</sup>

## Who's eligible for EssentialCare?

**Groups with 51+ employees**  
(Minimum enrollment requirement varies)

Employee only

Employee and dependent child(ren)

Employee and spouse

Family

## Let's Talk

For more information, visit [bcsf.com](http://bcsf.com) or call 630.472.7700.

\*2018 Emerging Trends: Voluntary Benefits and Services Study, Willis Towers Watson, November 2017

<sup>1</sup> Not all benefits available in all states. See policy for details.

<sup>2</sup> Coverage for EssentialCare policies underwritten by BCS Insurance Company is considered guaranteed issue provided: 1) the employee is actively at work; and 2) the employee and all covered dependents are enrolled in a major medical health plan that meets minimum essential coverage requirements as provided under the Affordable Care Act (ACA).

**ESSENTIALCARE PRODUCTS ARE LIMITED BENEFIT POLICIES—READ YOUR POLICY CAREFULLY. THESE POLICIES ARE NOT MAJOR MEDICAL INSURANCE AND ARE NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

BCS EssentialCare insurance is underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL). See policy documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Features and availability vary by location, and are subject to change. Some products may be pending regulatory approval in certain states.