



EssentialCare®

Group Accident Indemnity Insurance

Help your clients solve for gaps in their healthcare plans

EssentialCare Group Accident Indemnity

EssentialCare Group Accident Indemnity pays a lump-sum benefit when an insured or a covered dependent has a covered accident or injury. Payments can be used to pay for major medical copays and deductibles, or additional expenses like transportation, child care, and more to help fill gaps in employees' healthcare coverage.

Why EssentialCare Group Accident Indemnity?

Expansive benefit offerings cover a wide range of accident and injuries, plus support service coverages including wellness, dependent adult and child care, and telemedicine*

Modular, adaptable plan designs can be tailored to complement client need and underlying major medical coverage

All EssentialCare policies are easy to quote and easy to administer, thanks to a simple RFQ process, and best-in-class administration and claims adjudication

It's no wonder why ancillary coverage is a growing industry

2 out of 3

Personal bankruptcies linked to medical bills¹

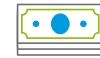
60%

Americans unable to cover a \$500 or \$1,000 unplanned expense²

Key Features



Guaranteed issue, with no underwriting or waiting period for coverage to kick in³



Lump-sum payments with no networks or coordination of benefits



Wide variety of benefit offerings, including a Non-Professional Organized Sports benefit, and AD&D benefit built into the certificate



Simplified claims submission with benefits paid directly to the insured



Family coverage available



Customizable plan designs to meet your client's needs

*Not all benefits available in all states. See policy for details.

¹ Infographic: See How Much Your Health Care Costs Are Rising, GOOD Worldwide, Inc.

² 6 in 10 Americans don't have \$500 in savings, CNNMoney (New York)

³ Coverage for the Accident Indemnity plan 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).

Affordable Group Accident Indemnity Insurance for you and your clients

What's in it for you?

Opportunity

Earn market-level commissions in the growing ancillary product market

Support

Industry-leading administration and customer support take the supplemental headaches out of supplemental coverage

What's in it for your clients?

Flexibility

Employers can select benefit durations, amounts, and a wide range of optional benefits

Simplicity

Guaranteed issue, no network restrictions, and HSA-compatibility

Access a broad set of benefits

Up to 54 benefit types available for injury, care, and more*



Emergency services



Diagnostics



Hospitalization



Inpatient and outpatient care



Organized sports



Accidental death and dismemberment



Support services

Who's Eligible?

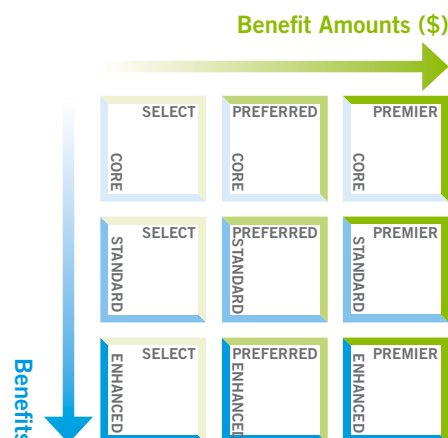
Groups with 51+ employees (*Minimum enrollment requirement varies*)

Employee only | Employee and dependent child(ren) | Employee and spouse | Family

Design a benefit package that best fits your clients' needs

Three ways to quote:

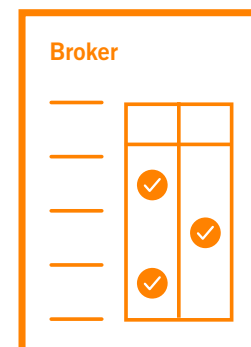
Option 1: Standard Plans (Modular Design)



Option 2:
Customized for Client



Option 3:
Customized for Broker





The BCS Advantage

70+ Years

Experience

A-

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



Licensed in all 50 states

6 Million

Lives covered

About BCS

BCS Insurance Company expands protection with innovative insurance solutions nationwide for insurance companies, brokers, agents, administrators, employers, employees and individuals.

With over 70 years of experience in expanding protection, BCS Insurance is rated “A-” (Excellent) by A.M. Best and licensed to provide health, property, and casualty solutions in all 50 states, the District of Columbia, and Puerto Rico.

Let's Talk

For more information, visit bcsf.com or call 630.472.7700.

Insurance underwritten by:

BCS Insurance Company

2 Mid America Plaza, Suite 200

Oakbrook Terrace, IL 60181

ESSENTIALCARE GROUP ACCIDENT INDEMNITY IS A LIMITED BENEFIT POLICY—READ YOUR POLICY CAREFULLY. THIS POLICY IS NOT MAJOR MEDICAL INSURANCE AND IS NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Certain states may require the insured to have medical coverage to enroll. The policy or its provisions may vary or be unavailable in some states. Certain exclusions, limitations, and terms may apply. For complete details of availability, coverage, and benefits, please refer to the policy certificate or contact BCS. EssentialCare Group Accident Indemnity Insurance is pending regulatory approval in some states. Benefits are underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL).