



EssentialCare®

Group Critical Illness Insurance

Help your clients solve for gaps in their healthcare plans



EssentialCare Group Critical Illness

EssentialCare Group Critical Illness pays a lump-sum benefit upon diagnosis of a covered illness or life-changing health event. 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 Critical Illness?

Expansive benefit offerings cover a wide range of illnesses and health events, plus support services including wellness, dependent adult and child care, mortgage and rent reimbursement, and more*

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 issue³



Lump-sum payments with no networks or coordination of benefits



Includes groundbreaking mental health rider to provide coverage for a severe mental illness event*



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 Critical Illness 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 Critical Illness 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 issue³ with no medical exam required, no network restrictions, and HSA-compatibility

Access a broad set of benefits

Financial protection for up to 35 of the most significant and frequent critical illnesses, eight childhood diseases, and our unique suite of additional benefits and riders*



Caregiver and support service coverages



New-to-market rider to provide support for severe mental illnesses

Who's Eligible?

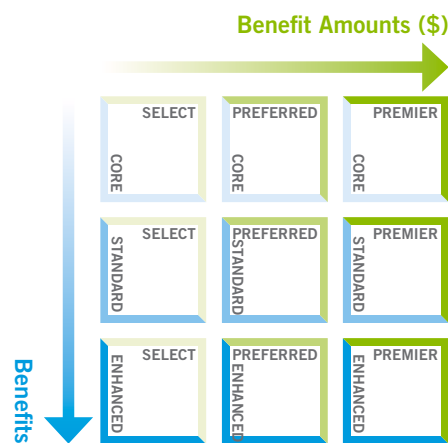
Groups with 51+ employees (*Minimum enrollment requirement varies*)

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:

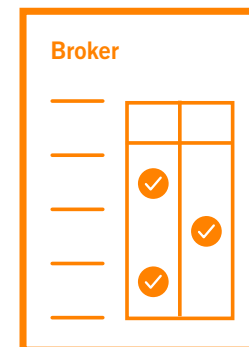
Option 1: Standard Plans (Modular Design)



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 CRITICAL ILLNESS 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 Critical Illness Insurance is pending regulatory approval in some states. Benefits are underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL).