



EssentialCare®

# Group Hospital Indemnity Insurance

Help your clients solve for gaps in their healthcare plans

# EssentialCare Group Hospital Indemnity

EssentialCare Group Hospital Indemnity provides fixed payments to help manage costs arising from hospital stays, helping to offset the financial gaps in today's health insurance plans.

Up to **39** benefit types  
can be tailored to:

Complement underlying major medical coverage

Meet a wide variety of employee needs

Create benefit plan designs for employee life-stage needs and employer funding alternatives

Provide HSA-compatibility

Offer a wide range of contribution options and buy-up alternatives to supplement current health plans

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

**2 out of 3** Personal bankruptcies  
linked to medical bills<sup>1</sup>

**60%** Americans unable to cover a \$500  
or \$1,000 unplanned expense<sup>2</sup>

**\$17,749** The average amount a person with medical  
debt owes, even with health insurance<sup>3</sup>

## Affordable Group Hospital Indemnity Insurance for you and your clients

### What's in it for you?

#### Opportunity awaits

Earn market competitive-level commissions, scaled to distribution and success, in the growing "gap" product market

#### Cutting edge with favorable pricing

The latest features, including benefits not found in typical products, along with the most current pricing based on favorable carrier experience

#### Extra strength, without the extra headaches

Guaranteed issue and portable coverage options, HSA-compatibility, no network restrictions, and industry-leading support take the supplemental headaches out of offering supplemental coverage

### What's in it for your clients?

#### It's flexible

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

#### Really flexible

Three- or four-tier rates available on employee pay, employer pay, or a combination (employer-paid base and buy-up alternatives)

#### We're talking super flexible

We also offer HSA-compliant plan designs to maintain HSA tax-favored status

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

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

<sup>3</sup> Infographic: Diagnosing the Causes of Medical Debt in the US, National Debt Relief

## Why EssentialCare Group Hospital Indemnity?

### A simple way to offer financial protection

Health insurance expenses and deductibles have risen faster than employee salaries, creating significant gaps in the affordability of care. Benefits are paid at fixed dollar amounts for covered services to help cover costs associated with a hospital stay, as well as unexpected out-of-pocket expenses. Lump-sum payments are made directly to the insured to spend as they choose.

#### Key Features



Guaranteed issue coverage<sup>4</sup>



Coverage is portable<sup>5</sup>



Payments are made directly to the insured to spend as they choose



Simplified claims submission process means faster payment

#### Who's eligible?

Size **51+** Employees

Minimum enrollment requirement varies

#### Help your clients offer a benefits package that best fits their needs

Up to **39** benefit types available, including:



Hospital admission and confinement



Emergency services



Inpatient



Outpatient



Wellness



Diagnostic



Caregiver and support services

<sup>4</sup>Coverage for the Hospital 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).

<sup>5</sup>Not available in all states. The availability of portability varies by state and is subject to Underwriting discretion. Eligibility for portability through the Portability provision may be subject to certain eligibility requirements and limitations. For more information, contact your BCS representative.



## 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.



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

### **Insurance underwritten by:**

#### **BCS Insurance Company**

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Oakbrook Terrace, IL 60181

**ESSENTIALCARE GROUP HOSPITAL 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. There is a preexisting condition limitation, and insurance may be subject to benefit reductions beginning at age 65. The policy may also contain certain exclusions, limitations and terms to keep it in force. For complete details of availability, coverage, and benefits, please refer to the policy certificate or contact BCS. EssentialCare Group Hospital Indemnity Insurance is pending regulatory approval in certain states. Benefits are underwritten by BCS Insurance Company, Worthington, OH (Administrative Offices: Oakbrook Terrace, IL).