



Affordable Insurance Solutions for Employers and Their Employees

About EssentialCare Medical Indemnity Insurance¹

EssentialCare offers flexible medical indemnity insurance programs for hourly workers such as fixed indemnity medical, dental, and vision. EssentialCare provides basic yet important benefits for cost-sensitive employees and employers. And, since no employer contributions are required, EssentialCare Medical Indemnity is an easy way for employers to provide access to healthcare, creating a recruiting and retention advantage.



EssentialCare[®]

Highlights

- Fixed indemnity medical with Rx insurance coverage
- Ancillary lines such as dental and vision
- Flexible plan design allows for customizable programs
- No pre-existing condition limitations
- Dependable administration
- No medical underwriting
- No deductibles
- Dependent coverage for all plans
- No coordination with other plans
- Employer contribution not required
- Coverage for physician office visits, hospital services, surgical procedures, and more

Top-rated Provider Networks

- Program includes network of hospitals, physicians, and pharmacies (competitor programs typically do not offer any network)
- EyeMed Vision Care network

Best-in-class Administration

- Enrollment, claim payment, ID card issuance, and customer service
- Online web administration tools
- Flexible enrollment with phone, web, and paper submission options
- COBRA administration



Ideal Target Market

- Employer/employee relationship with 100+ hourly employees
- Young populations with average age under 45
- High turnover and/or maximum 30-day waiting period-based populations
- Industries include national restaurant franchises, hotel chains, and department stores



Let's Talk

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

¹This is a limited policy—read your policy carefully. This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the federal Affordable Care Act (ACA).