



## **Affordable Insurance Solutions for Employers and Their Employees**

# About EssentialCare Limited Benefit<sup>1</sup> Insurance

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



## EssentialCare<sup>®</sup>

### 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



### Administrative Features

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



### BCS Insurance Limited Benefit Markets

- 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.

<sup>1</sup>This 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).

Insurance policies underwritten by BCS Insurance Company and 4 Ever Life Insurance Company, Oakbrook Terrace, IL. Limited Benefit Fixed Indemnity Medical, Dental, and Vision insurance underwritten by BCS Insurance Company.