

EssentialCare®



Fixed Indemnity



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

About EssentialCare Fixed Indemnity Insurance¹

EssentialCare offers flexible fixed indemnity 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 Fixed 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, vision, term life, and short-term disability
- 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)

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
- 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 essentialcare.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).

Insurance policies underwritten by BCS Insurance Company, Worthington, OH, and 4 Ever Life Insurance Company, Oakbrook Terrace, IL. Fixed Indemnity Medical, Dental, and Vision insurance underwritten by BCS Insurance Company. Term Life and Short-Term Disability underwritten by 4 Ever Life Insurance Company.