



## The next-generation hospital indemnity product has arrived. Are you offering it to your clients?

Health insurance expenses and deductibles are rising faster than consumer wages, creating significant gaps in the affordability of care. EssentialCare Group Hospital Indemnity coverage solves for these benefit gaps by protecting the financial wellness of healthcare consumers in the event of a hospitalization.

<sup>1</sup>2016 MarketVision: The Employer Viewpoint study, Eastbridge Consulting Group

# EssentialCare Group Hospital Indemnity Key Features

**39** Different benefits 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



Guaranteed issue coverage<sup>1</sup>



Coverage is portable<sup>2</sup>



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



Simplified claims submission process means faster payment

## Why EssentialCare Group Hospital Indemnity?

**Among the latest**, next-generation hospital indemnity products available with market-leading features and most current pricing based on favorable carrier experience

**Includes 39 benefit types** to complement any current medical or supplemental coverage an employer may offer

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

**Industry-leading support** by AmWINS Group Benefits and WebTPA

**70**

Years of service to the Blue System

**A-**

Rated A- (Excellent) by A.M. Best

**50 States**

Licensed to provide life, health, property, and casualty through our companies and agencies nationwide

## Who's eligible?

Size **51+** employees

Minimum enrollment requirement varies



## Let's Talk

For more information on EssentialCare Group Hospital Indemnity coverage or any other ancillary needs, please contact:

**Craig Irvine** | 630.472.7713 | [cirvine@bcsf.com](mailto:cirvine@bcsf.com)

**Peter Laio** | 630.472.7724 | [plaio@bcsf.com](mailto:plaio@bcsf.com)

<sup>1</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>2</sup> Not available in all states. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your BCS representative.

Insurance policies are underwritten by BCS Insurance Company, Oakbrook Terrace, IL.