



**Help your clients
solve for gaps in
their healthcare plans**

EssentialCare Group Hospital Indemnity

Key Features

Up to 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

Why EssentialCare Group Hospital Indemnity?

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

Includes up to 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

Who's eligible?

Size **51+** employees Minimum enrollment requirement varies



Let's Talk

For more information, visit bcsf.com or call 630.472.7700



Guaranteed issue coverage¹



Coverage is portable²



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



Simplified claims submission process means faster payment

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

¹ 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).

² 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.

EssentialCare Group Hospital Indemnity Insurance is a limited benefit group insurance policy. The policy is not intended to be a substitute for 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, OH (Administrative Offices: Oakbrook Terrace, IL).