

EssentialCare®

Limited Benefit Fixed Indemnity Medical Insurance



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

Explore EssentialCare Solutions

EssentialCare insurance solutions expand protection for insurance companies, brokers, agents, administrators, employers, and non-benefitted hourly/seasonal employees. And while other insurers are trying to gain a foothold in the limited benefit marketplace, BCS Insurance has been filling this important need for years.

EssentialCare®

The EssentialCare¹ limited benefit fixed indemnity medical insurance solution can be used with a Minimum Essential Coverage Plan (MEC) or as a Supplemental Plan to major medical coverage.

Fully-Insured Limited Medical Benefit Plan

EssentialCare Highlights

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

Top-rated Provider Networks

- First Health network of hospitals and physicians
- Caremark network of pharmacies
- EyeMed Vision Care network

Administrative Features

- Enrollment, claim payment, ID card issuance, and customer services
- Online web administration tools
- Flexible enrollment option with call center, Internet, IVR, and paper submissions
- 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 60-day waiting period-based populations
- Industries include national restaurant franchises, hotel chains, and department stores

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. You cannot purchase this policy unless you certify that you have minimum essential health coverage in force. This coverage cannot replace that coverage.