



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

EssentialCare Group Accident Indemnity

EssentialCare Group Accident Indemnity pays a lump-sum benefit when the insured or a covered dependent has a covered accident or injury. Payments can be used to pay for major medical copays and deductibles, or additional expenses like transportation, child care, and more to help fill gaps in employees' healthcare coverage.

Why EssentialCare Group Accident Indemnity?



Expansive benefit offerings cover a wide range of accidents and injuries, plus support services coverages including wellness, dependent adult and child care, and access to telemedicine*



Modular, adaptable plan designs can be tailored to complement client need and underlying major medical coverage



All EssentialCare policies are easy to sell and easy to administer thanks to a simple RFQ process, and best-in-class administration and claims adjudication

Key Features



Guaranteed issue, with no underwriting or waiting period for coverage to kick in¹



Lump-sum payments with no networks or coordination of benefits



Variety of benefit offerings, including Non-Professional Organized Sports benefit, and AD&D benefit built into the certificate



Simplified claims submission with benefits paid directly to the insured



Family coverage available



Customizable plan designs to meet your client's needs

Who's Eligible?

Groups with 51+ employees
(Minimum enrollment requirement varies)

Employee only

Employee and dependent child(ren)

Employee and spouse

Family

The BCS Advantage

70+ Years

Experience

A-

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



Licensed in all 50 states

5 Million

Lives covered

*Not all benefits available in all states. See policy for details.

¹Coverage for the Accident 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).

ESSENTIALCARE GROUP ACCIDENT INDEMNITY IS A LIMITED BENEFIT POLICY—READ YOUR POLICY CAREFULLY. THIS POLICY IS NOT MAJOR MEDICAL INSURANCE AND IS NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR 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. For complete details of availability, coverage, and benefits, please refer to the policy certificate or contact BCS. EssentialCare Group Accident Indemnity Insurance is pending regulatory approval in some states. Benefits are underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL).