



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



EssentialCare Group Critical Illness

EssentialCare Group Critical Illness pays a lump-sum benefit upon diagnosis of a covered illness or life-changing health event. 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 Critical Illness?



Expansive benefit offerings cover a wide range of illnesses and health events, plus support service 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 issue¹



Lump-sum payments with no networks or coordination of benefits



Includes groundbreaking mental health rider to provide coverage for a severe mental illness event



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.

¹Guaranteed issue may be available in some states and circumstances. Coverage for the Critical Illness plan underwritten by BCS Insurance Company may be 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 CRITICAL ILLNESS 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 Critical Illness Insurance is pending regulatory approval in some states. Benefits are underwritten by BCS Insurance Company, OH (Administrative Offices: Oakbrook Terrace, IL).