



EssentialCare®

Critical Illness Insurance

Prepared for:





A critical illness diagnosis can happen at any time. Are you protected?



If the unexpected happens to you, the last thing you want to worry about are expenses. But even after your medical insurance pays its portion, you could be facing unplanned bills for deductibles, copays and coinsurance. EssentialCare Group Critical Illness Insurance provides fixed payments that can help you manage these costs by providing a cash benefit for covered expenses. Use the money however you wish, so you can focus on your recovery, not your bills.

How does Critical Illness Insurance work?

Critical Illness Insurance can supplement existing coverage and provide cash to help cover medical and living expenses. Below is an example of how benefits might be paid.*

Critical Illness Insurance

Provides a lump-sum benefit to help cover the costs of life-changing illnesses and/or health events.

A 45-year-old woman is diagnosed with invasive cancer. Two years later, she is diagnosed with coronary artery disease and needs an angioplasty procedure.

Invasive cancer (100% of policy face amount)	\$10,000
Angioplasty (25% of policy face amount)	\$2,500
.....	
TOTAL	\$12,500



*Payouts are estimates and not guaranteed. The examples shown may vary from the plan offering. Your individual experience may also vary. Benefits paid are determined based on individual situations. Terms, conditions, and exclusions apply. See full policy for details.

How might you use these benefits?

Payments can be used for major medical copays and deductibles, or even things like transportation, child care, housekeeping help, or whatever else you may need.
How you use the money is up to you!

Why EssentialCare Group Critical Illness?

- ✓ Easy to enroll through a self-service platform
- ✓ Benefits are paid directly to you to spend as you see fit
- ✓ Fast payment with simplified claims process

ESSENTIALCARE GROUP CRITICAL ILLNESS INSURANCE 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.

BCS EssentialCare insurance is underwritten by BCS Insurance Company, Worthington, OH (Administrative Offices: Oakbrook Terrace, IL). See policy documents for a complete description of benefits, exclusions, limitations, and conditions of coverage.

Critical Illness Insurance Plan Options and Features

Benefit Face Amount	Option 1	Option 2
Face Amount	\$10,000	\$30,000
<i>Spouse</i>	50%	50%
<i>Child</i>	50%	50%
Critical Illness Benefit Triggers	Option 1	Option 2
Amyotrophic Lateral Sclerosis (ALS)	100%	100%
Benign Brain Tumor	100%	100%
Bone Marrow Transplant	100%	100%
Carcinoma In Situ	25%	25%
Coronary Artery Disease (Angioplasty or Atherectomy)	25%	25%
Coronary Artery Disease (Bypass Surgery)	25%	25%
End-Stage Renal Failure	100%	100%
Heart Attack	100%	100%
Heart Valve Surgery	25%	25%
Invasive Cancer	100%	100%
Loss of Hearing	100%	100%
Loss of Sight	100%	100%
Loss of Speech	100%	100%
Permanent Paralysis	100%	100%
Stroke	100%	100%
Sudden Cardiac Arrest	100%	100%
Systemic Lupus Erythematosus	100%	100%
Advanced Alzheimer's	100%	100%
Advanced Parkinson's Disease	100%	100%
Coma	100%	100%
<i>Minimum Continuous Comatose Period</i>	15 Days	15 Days
Major Organ Failure	100%	100%
Multiple Sclerosis	100%	100%
Skin Cancer	\$250	\$250
Childhood Condition Triggers		
Cerebral Palsy	100%	100%
Cleft Lip / Cleft Palate	100%	100%
Cystic Fibrosis	100%	100%
Down Syndrome	100%	100%
Muscular Dystrophy	100%	100%
Sickle Cell Anemia	100%	100%
Spina Bifida	100%	100%
Type I Diabetes	100%	100%
Additional Benefits		
Wellness Care Benefit	\$50	\$50
<i>Maximum Number of Days per Covered Person per Year</i>	1 Day	1 Day
Plan Features	Option 1	Option 2
Pre-Existing Condition Limitation (months)	6/6	6/6
Portability	Not Included	Not Included
Employer vs. Employee Paid	Employee Paid	Employee Paid
Rate Guarantee Period	2 Years	2 Years
Underwriting	Guarantee Issue	Guarantee Issue
Benefit Waiting Period	Not Included	Not Included
Reduction in Benefits at Older Ages	Not Included	Not Included
Critical Illness Reoccurrence Benefit - Employee/Member (Payable Unlimited)	100% of Face	100% of Face
<i>Spouse</i>	100% of Face	100% of Face
<i>Child</i>	100% of Face	100% of Face
Additional Critical Illness Benefit	Payable Unlimited	Payable Unlimited

Critical Illness Insurance Limitations and Exclusions

These are the standard limitations and exclusions and may vary by plan design selected and state requirements.

No benefits for treatment, diagnosis, or other services are payable under the policy for any critical illness that is contributed to, caused by, or resulting from:

- any condition, sickness, or illness that does not satisfy the definition of a critical illness;
- a critical illness, as listed in the benefit schedule, occurring prior to the policy effective date of coverage for an insured;
- suicide or attempt at suicide, or intentional self-inflicted injury or sickness;
- an insured's use of a controlled substance (unless administered by a doctor or taken according to the doctor's instructions) or while intoxicated as defined by the law of the jurisdiction in which the cause of the loss occurs;
- participating in any sport or sporting activity for wage, compensation or profit;
- commission of or attempt to commit an assault or felony;
- engaging in an illegal activity or occupation;
- diagnosis, services, or treatment provided by a family member;
- active service, training, or duty in the armed forces, national guard or reserves of any state or country and for which any governmental body or its agencies are liable;
- diagnosis or treatment incurred outside the United States or its territories, unless the insured receives treatment for the critical illness in the United States or Canada within the time frame stated in the certificate;
- declared war or any act of declared war;
- travel in or descent from an aircraft, except while a fare-paying passenger;
- services or treatment for which there is no charge, unless there is no charge because the facility is a United States government facility;
- elective or cosmetic surgery;
- an experimental major human organ transplant.

Severe Mental Illness Rider

1. All exclusions in the certificate apply to the benefits specified in the Severe Mental Illness Rider with the exception of the exclusion for attempted suicide or self-inflicted injury. A severe mental illness episode for which a benefit would otherwise be payable under Severe Mental Illness Rider will not be excluded because an insured attempts suicide or suffers a self-inflicted injury as a result.
2. In addition, we will not pay benefits for a severe mental illness episode that is caused, or contributed to by, the insured's failure to use medication for the treatment of a known severe mental illness in the manner directed by the prescribing doctor. This includes failure to take prescribed medications as well as taking such prescriptions in a dosage, frequency, or other manner inconsistent with the prescribing doctor's instructions.