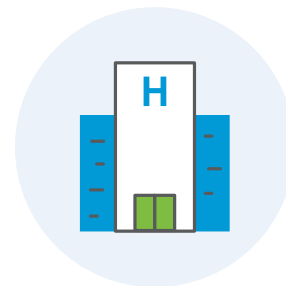


A hospital stay can be expensive.

Are you protected?



Accidents and illnesses can happen when you least expect it. Your focus should be on your health—not your wallet. But even after your medical insurance pays its portion, you could be facing unplanned bills for deductibles, copays, and coinsurance. EssentialCare Group Hospital 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 Hospital Insurance work?

Hospital 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.*



Hospital Insurance

Provides fixed payments to help manage costs arising from a hospital stay.

A 55-year-old woman suffers a heart attack and is admitted to hospital and ICU.

Hospital admission benefit	\$2,500
ICU admission benefit	\$2,500
Hospital confinement benefit (\$250/day for six days)	\$1,500
ICU confinement benefit (\$250/day for two days)	\$500
TOTAL	\$7,000

*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 Hospital Insurance?

- ✓ 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

BCS EssentialCare insurance is underwritten by BCS Insurance Company, Worthington, OH (Administrative Offices: Oakbrook Terrace, IL). Employees must be actively at work to be eligible for EssentialCare policies. Some states may have minimum coverage requirements. See policy documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. Features and availability vary by location, and are subject to change.

ESSENTIALCARE PRODUCTS ARE LIMITED BENEFIT POLICIES—READ YOUR POLICY CAREFULLY. THESE POLICIES ARE NOT MAJOR MEDICAL INSURANCE AND ARE NOT INTENDED TO BE A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Hospital Insurance Plan Options

Daily Benefits per Covered Person	Option 1	Option 2	Option 3	Option 4
First Day Hospital Confinement - up to 2 day per year	\$1,000	\$1,500	\$2,000	\$2,500
First Day ICU Confinement - up to 1 day per year	\$1,000	\$1,500	\$2,000	\$2,500
Hospital Confinement (day 2 forward) - up to 90 day per year	\$100	\$150	\$200	\$250
ICU Confinement (day 2 forward) - up to 30 day per year	\$100	\$150	\$200	\$250
Mental & Nervous Disorders Facility Confinement - up to 30 day per year	\$100	\$150	\$200	\$250
Substance Abuse Facility Confinement - up to 30 day per year	\$100	\$150	\$200	\$250
Wellness - up to 1 day per year	\$50	\$50	\$50	\$50

Plan Features	Option 1	Option 2	Option 3	Option 4
Pre-Existing Condition Limitation (months)	Waived	Waived	Waived	Waived
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included	Included	Included	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None	None	None	None
Portability	Included	Included	Included	Included
Annual Benefit Maximum	None	None	None	None
Benefit Waiting Period	0 Days	0 Days	0 Days	0 Days
Reduction in Benefits at Older Ages	None	None	None	None
Rate Guarantee Period (in Years)	3 Years	3 Years	3 Years	3 Years

Four-Tier Bi-Weekly Premium Rates	Option 1	Option 2	Option 3	Option 4
Employee/Member Only	\$5.00	\$7.26	\$9.52	\$11.78
Employee/Member + Spouse	\$10.51	\$15.28	\$20.05	\$24.82
Employee/Member + Child(ren)	\$9.50	\$13.85	\$18.21	\$22.56
Family	\$16.03	\$23.37	\$30.71	\$38.05

Limitations and Exclusions

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

- No benefits are payable under the Policy for any Covered Illness or Covered Injury that results from or is caused by an Insured's:
 - intentionally self-inflicted injuries, suicide or any attempt at suicide while sane or insane;
 - voluntary intoxication (as defined by the law of the jurisdiction in which the Covered Illness or Covered Injury occurred) or while under the influence of any narcotic, drug or controlled substance, unless administered by or taken according to the instructions of a Doctor or Medical Professional;
 - voluntary intoxication through use of poison, gas or fumes, whether by ingestion, injection, inhalation or absorption;
 - commission of or attempt to commit a felony, or voluntary participation in a riot or insurrection;
 - incarceration or imprisonment following conviction for a crime;
 - flying as a pilot or crew member of any aircraft or travel or flight, including boarding or alighting, in any vehicle or device while being used for any test or experimental purposes or while being operated by, for or under the direction of any military authority other than the Military Airlift Command (MAC) of the United States or similar air transport service of any other country;
 - riding in or on any motor vehicle or aircraft engaged in acrobatic tricks/stunts (for motor vehicles), acrobatic/stunt flying (for aircraft), endurance tests, off-road activities (for motor vehicles), or racing;
 - participation in any organized sport in a professional or semi-professional capacity;
 - participation in base jumping, bungee jumping, cliff jumping, kite surfing, kiteboarding, luging, missed climbing, mountain boarding, mountain climbing, mountaineering, parachuting, paragliding, parakiting, parasailing, Parkour, rock climbing, scuba diving, ski jumping, skydiving, spelunking, tricking, wingsuit flying, or other similar extreme sports or high risk activities;
 - travel or activity outside the United States or Canada;
 - active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 31-days of any state, country or international organization, unless specifically allowed by a provision of this Certificate; or
 - involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer.
- In addition, we will not pay for any benefits under the Policy, unless required by law for:
 - pregnancy or childbirth, except Complications of Pregnancy, unless covered under the plan;
 - elective abortion or complications thereof;
 - artificial insemination, in vitro fertilization, test tube fertilization;
 - gender change, sterilization, tubal ligation or vasectomy, and reversal thereof;
 - aroma therapeutic, herbal therapeutic, or homeopathic services;
 - any Mental and Nervous Disorder, unless specifically allowed by a benefit provision of this Certificate;
 - Substance Abuse, unless specifically allowed by a benefit provision of this Certificate;
 - Treatment, supplies or services provided by, through, or on behalf of any government agency or program; unless payment is required by an Insured;
 - Custodial Care, unless specifically allowed by a benefit provision in this Certificate or any rider attached to the Policy (if applicable);
 - elective or cosmetic surgery or procedures, except for reconstructive surgery:
 - incidental to or following surgery for disease, infection or trauma of the involved body part; or
 - due to Congenital Anomaly or disease of a Dependent Child which has resulted in a functional defect;
 - dental care or Treatment, except for:
 - Treatment due to an Injury to sound natural teeth within 12 months of the Accident; and
 - Treatment necessary due to congenital disease or anomaly.

Hospital Insurance FAQs

What is Hospital Insurance?

Hospital Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons, or for other medical services, depending on the policy. The plan provides payment for each day spent in the hospital, and for some other qualified expenses as well. That's money you can use however you choose whether for hospital bills or those other costs that come up while you're recovering.

I have a medical plan at work. Why would I need additional coverage for hospitalization?

A hospitalization can happen anytime, to anyone and when you least expect them—and they can be costly. Even quality medical plans can leave you with extra expenses to pay. Things like plan deductibles, copays, and out-of-network care can add up fast. Having the financial support you need when the time comes can mean less worry for you and your family.

Can I enroll without having to take a medical exam?

Yes. EssentialCare Group Hospital Insurance is guaranteed issue, which means your acceptance is guaranteed, regardless of your health. You just need to be actively at work for your coverage to be effective. There are no medical exams to take and no health questions to answer. There are exclusions for pre-existing conditions.

Is there a waiting period before my coverage begins?

This coverage will be effective at the beginning of your benefit period as long as you are actively at work. However, some waiting periods and pre-existing limitations may apply, depending on your selected plan. See plan certificate for details.

Can I increase my coverage at any time if I continue my coverage on an individual basis?

No. The option to change your coverage is only available during open enrollment.

What if I want to cancel my coverage?

You can cancel at any time. Call our Customer Service Center at 877-563-2367 or contact your human resources representative for cancellation procedures.

Will my benefit checks be payable to me?

Benefits will be paid directly to you, the insured, unless otherwise required by law or otherwise assigned.

Are my benefits taxable?

If you pay premiums under a flexible benefits plan with pre-tax dollars, or if your employer pays part or all your premiums, some of the benefits you receive may be taxable. In addition, a 1099 form will be sent to the insured if a benefit of more than \$10,000 is provided. If you have questions about taxability of benefits, discuss them with your employer or tax advisor.

How do I submit my claim form for processing?

Electronic (Preferred submission method):

Log into the BCS Gateway portal at

<https://bcsgateway.com/>

Submit your documentation through the **Message Center**

Email:

Emails must be sent securely according to your domain
BCSservice@bcsf.com

Mail:

BCS Insurance Company
2 Mid America Plaza Suite 200
Oakbrook Terrace, IL 60181

Fax:

630-869-0655

Whom do I call with questions about my coverage?

Call our Customer Service Center at 877-563-2367. Each of our representatives is prepared to address questions about your insurance.

Questions? Contact Customer Service Center at 877-563-2367.