BCS

EssentialCare®

Accident Indemnity Insurance

Prepared for: GIVE EASY Association

BCS EssentialCare®

Group Hospital Insurance

Unexpected accidents can happen at anytime. Are you protected?

You can't predict when an accident will happen and the last thing you want to worry about are the unexpected costs. Even after your medical insurance pays its portion, you could be facing bills for deductibles, copays and coinsurance. EssentialCare Group Accident 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 Accident Insurance work?

Accident 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.*

Accident Insurance

Helps pay for unexpected out-of-pocket costs that result from an accident or accidental injury.

A 30-year-old man injures his back at home, resulting in an ER visit, hospital stay and ongoing physical therapy treatments.

Ambulance benefit	$400
ER visit benefit	$200
Hospital admission benefit	$2,000
Hospital confinement benefit ($300/day for two days)	$600
Major diagnostic benefit	$450
Follow-up doctor's office	$100
Physical therapy benefit ($50/visit for five visits)	$250
TOTAL	**$4,000**

*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 Accident 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

ESSENTIALCARE GROUP ACCIDENT 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.

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Accident Insurance Plan Options

Daily Benefits per Covered Person	Plan Options
Hospital Admission Benefit	$2,000
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
ICU Admission Benefit	$2,500
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Hospital Confinement Benefit	$300
Time between Accident and Treatment	60 Days
Number of Days Payable Per Year	365
ICU Confinement Benefit	$750
Time between Accident and Treatment	60 Days
Number of Days Payable Per Year	30
Observation Unit Benefit	$150
Time between Accident and Treatment	60 Days
Number of Days Payable Per Year	1 Day
Rehabilitation Unit Benefit	$200
Time between Treatment and Hospital Discharge	5 Days
Number of Days Payable Per Year	30 Days
Arthroscopic Surgery Benefit	$400
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Cranial Surgery Benefit	$2,000
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Hernia Surgery Benefit	$400
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Open Abdominal or Thoracic Surgery Benefit	$2,000
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Tendon, Ligament, Rotator Cuff, or Knee Cartilage Surgery Benefit	$1,000
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	2
Ruptured Disc Surgery Benefit	$1,500
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Miscellaneous Surgery Benefit	$400
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Emergency Room (ER) Benefit	$200
Time between Accident and Treatment	5 Days
Number of Days Payable Per Year	1
Initial Doctor's Office Benefit	$100
Time between Accident and Treatment	72 Hours
Number of Days Payable Per Year	1
Urgent Care Benefit	$100
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Chiropractic Benefit	$50
Time between Accident and Treatment	90 Days
Number of Days Payable Per Year	10
Follow-Up Physical Therapy Benefit	$50
Time between Accident and Treatment	90 Days
Number of Days Payable Per Year	10
Follow-Up Doctor's Office Benefit	$100
Time between Accident and Treatment	90 Days
Number of Days Payable Per Year	1
Accidental Death Benefit	$25,000
Days between Accident and Loss	365 Days
Common Carrier Accidental Death Benefit	$25,000
Days between Accident and Loss	365 Days
Accidental Dismemberment Benefit	Up to $25,000
Days between Accident and Loss	365 Days
Laceration Benefit	Up to $700
Time between Accident and Treatment	72 Hours
Fracture Benefit (Open/Closed Reduction)	Up to $16,500
Chip Fracture (% of Fracture Benefit)	25%
Days between Accident and Treatment	30 Days
Maximum Amount Payable	$20,000
Dislocation Benefit (Open/Closed Reduction)	Up to $10,000
Partial Dislocations (% of Dislocation Benefit)	25%
Days between Accident and Treatment	30 Days
Maximum Amount Payable	$20,000
Burn Benefit	Up to $2,500
Time between Accident and Treatment	30 Days
Number of Days Payable Per Year	1
Skin Graft Benefit (% of Burn Benefit)	50%
Paralysis Benefit	Up to $20,000
Time between Accident and Paralysis	30 Days
Eye Benefit	Up to $400
Emergency Dental Benefit	Up to $400
Time between Accident and Treatment	30 Days
Concussion Benefit	$750
Time between Accident and Diagnosis	72 Hours
Coma Benefit	$12,500
Time between Accident and Diagnosis	30 Days
Ambulance (Air) Benefit	$2,000
Time between Accident and Transportation	24 Hours
Number of Days Payable Per Year	1
Ambulance (Ground or Water) Benefit	$400
Time between Accident and Transportation	30 Days
Number of Days Payable Per Year	1
Family Lodging Benefit	$200
Maximum Number of Days Payable	30 Days
Transportation Benefit	$600
Maximum Number of Trips	3
Dependent Child Benefit	$25
Maximum Number of Covered Days Per Year	30
Minor Diagnostic Benefit	$150
Time between Accident and Treatment	30 Days
Maximum Number of Benefits Payable per Year	1
Major Diagnostic Benefit	$450
Time between Accident and Treatment	30 Days
Maximum Number of Benefits Payable per Year	1
Blood, Plasma, Platelets Benefit	$500
Pain Management Benefit	$100
Prescription Drug Benefit	$30
Time between Accident and Treatment	365 Days
Maximum Number of Benefits Payable per Year	12
Second Opinion Benefit	$100
Maximum Number of Benefits Payable per Year	1
Residence / Vehicle Modification Benefit	$1,500
Post-Traumatic Stress Disorder Benefit	$200
Time between Accident and Diagnosis	365 Days
Prosthesis Benefit	Up to $1,500
Time between Accident and Treatment	30 Days
Appliances Benefit	Up to $1,000
Time between Accident and Treatment	60 Days
Number of Benefits Payable per Accident	1
Wellness Care Benefit	$50
Maximum Number of Days Payable per Year	1 Day
Organized Sports Benefit	25%
Maximum Amount Payable	$1,000

Accident Insurance Plan Features

Plan Features	Plan Options
Waiver of Premium	Excluded
Portability	Excluded
Rate Guarantee	24 Months
24 Hour/Off-the Job Coverage	24 Hour

Limitations and Exclusions

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

1. No benefits for treatment or other services are payable under the certificate for any injury, accident, or death that is contributed to, caused by, or resulting from:

   - intentionally self-inflicted injuries, suicide or any attempt at suicide while sane or insane;
   - intoxication (as defined by the law of the jurisdiction in which the 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;
   - commission of or attempt to commit a felony, or voluntary participation in a riot or insurrection, to which a contributing cause was the Insured being engaged in an illegal occupation;
   - 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, or off-road activities (for motor vehicles);
   - participation in any organized sport in a professional or semi-professional capacity;
   - driving in an organized or scheduled race or speed test or while testing an automobile or any vehicle on any racetrack or speedway;
   - participation in base jumping, bungee jumping, cliff jumping, kite surfing, kiteboarding, luging, 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, unless the insured receives treatment for the injury in the United States or Canada after the accident occurs;
   - active duty service or training in the military (naval force, air force or national guard/reserves or equivalent) for service/training, country or international organization, unless specifically allowed by a provision of this certificate;
   - any bacterial infection (except bacterial infections which result from an accidental injury or infections which result from an accidental, involuntary, or unintentional ingestion of a contaminated substance) ;
   - inguinal, ventral, femoral, umbilical, epigastric, hiatal, and congential hernias, including complications due to such hernias;
   - cosmetic surgery or other elective procedure that is not medically necessary;
   - any disease or bodily/mental illness or degenerative process, or any medical or surgical treatment for such illness;
   - an injury sustained while driving a taxi or other vehicle for wage, compensation, or profit;
   - 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.

2. If you notify us of active duty military service or training, we will refund any premiums paid for any period for which no coverage is provided as attached to the military, or working in an area of war whether voluntarily or as required by an employer.