

EssentialCareSM



A recruiting and retention advantage: For employers, it's essential.

Basic benefits: For employees, it's EssentialCareSM

EssentialCare is a way to insure your part-time and hourly staff. It's affordable coverage that we make easy for you to provide.

EssentialCare is a limited benefit plan that helps your employees afford basic medical care, including doctor office visits, prescription drugs, emergency room visits and other inpatient and outpatient services. While EssentialCare is not catastrophic coverage, for many part-time and hourly workers it can make the difference between choosing to see a doctor — or going without treatment.

In today's competitive environment, who wouldn't want healthier, happier employees?

essentially flexible

Every employer group is different. So flexibility is important. EssentialCare allows you to assemble the right combination of benefits for your employees, and whether or not to participate with contributions. Choose from:

- Medical/Rx coverage
- Dental coverage
- Life Insurance and short-term disability
- Vision care

EssentialCare's convenient payroll deduction methodology flexes to accommodate your payroll cycle, and even allows for missed premiums from employees who may not be working a particular pay period.

EssentialCare also gives you the choice of an enrollment method that works best for your workforce: phone, Internet or paper.

“Being a restaurant, we employ a lot of younger people, so they’re generally in pretty good health. What they’re looking for is the ability to see a doctor when they catch the flu or have prescriptions filled during allergy season.

So EssentialCare fits their needs perfectly and saves them a good deal of money. From an employer standpoint, it boosts morale and helps reduce turnover. This is really a step that any organization can take to do right by its employees.”

Tim Mayfield
Director of Human Resources
Logan's Roadhouse



If an employee doesn't have enough pay for a full premium deduction, none is taken. They can make up missed premiums directly to us to continue coverage. Employees can miss up to six consecutive weeks of deductions.

essential savings

EssentialCare offers part-time and hourly workers savings through some of the most known and accessible preferred provider organization (PPO) networks in the country.

Hospitals and Physicians: Beech Street

The Beech Street PPO network includes more than 358,000 providers and 3,400 hospitals. By choosing an in-network provider, EssentialCare members can take advantage of negotiated fees that reduce their total out-of-pocket costs, even after benefits have been exhausted. In addition, most providers file claims for their patients.

Pharmacy: Caremark Rx, Inc.

The Caremark network of pharmacies has more than 58,000 locations nationwide, including nearly all major chain drug stores plus 20,000 independent pharmacies. By choosing an in-network pharmacy, members can save up to 50 percent on generic drugs and 15 percent on brands. With the EssentialCare drug card, member benefits are applied at the point-of-sale. Discounts apply even after benefits maximums have been paid by the plan.

Vision: Cole Managed Vision

Pearle Vision, Sears Optical, Target Optical, J.C. Penney and LensCrafters are among the many quality providers in the Cole Managed Vision network. EssentialCare members can elect the vision care plan for limited insurance benefits for eye exams, contacts and glasses. All plan members enjoy significant discounts from network providers.

“It was such a relief to secure a policy for our part-time employees. EssentialCare was the obvious choice. Good co-pay and prescription benefits are a huge plus. It’s also turned out to have really helped retention. We can tell which employees are on the plan because they have stayed with us.”

Carol Collins
Personnel Assistant
White Oak Manor, Rock Hill, SC



Choosing in-network providers gives EssentialCare members network negotiated discounts on fees; benefits are paid at the same level at any provider.

essential extras

EssentialCare members can use their ID card for savings through these providers.

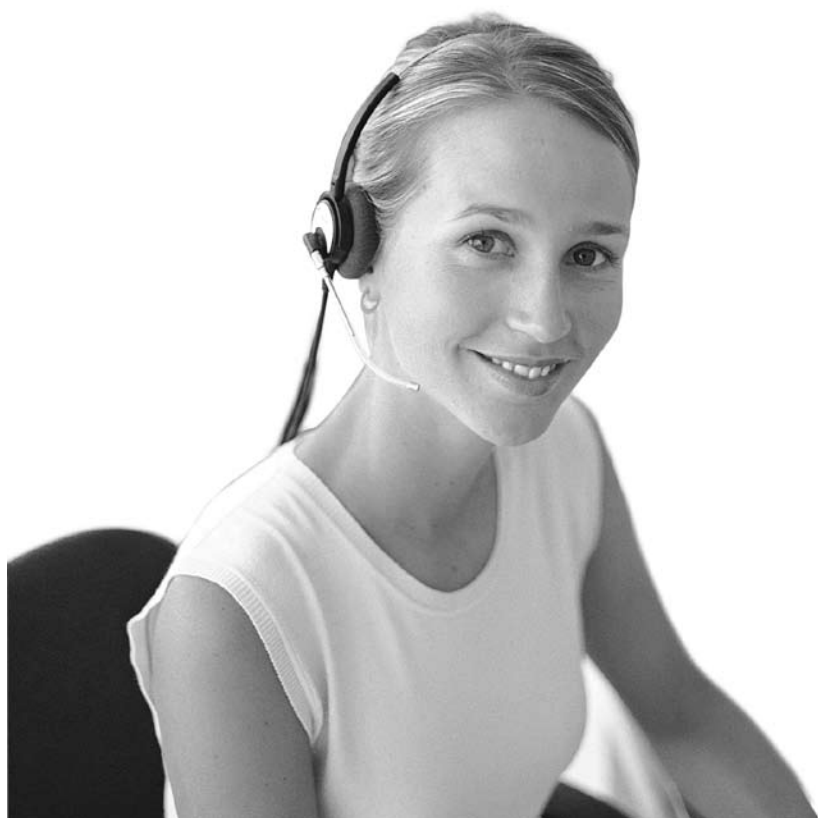
Jenny Craig — Members can save on weight loss, including a free 30-day trial program, and receive a reduced rate On-Track membership or discounts on the Jenny Rewards program.

TruVision LASIK — Use the EssentialCare card for special rates on LASIK procedures from participating TruVision centers.

TruHearing Digital Hearing Aids — Members get discounts on TruHearing digital hearing aids, and can use the discounts for their parents or grandparents, too.

Bosely Hair Restoration — Members save on the cost of Bosely's hair restoration procedures.

Allergy Control Products, Inc. — Members can take advantage of preferred rates on products designed to reduce exposure to indoor allergens.



essential service

For You.

Behind EssentialCare, there's a plan administrator hard at work for you. PAI is a TPA with over two and a half decades of experience serving employer groups. We bring you the solutions that make your EssentialCare benefit program smooth to implement and run, including options like electronic or interactive voice response (IVR) enrollment, electronic payroll deduction and self-service web access to plan and claims information.

Our service includes employee communications, complying with COBRA and HIPAA provisions, managing eligibility, supporting enrollment, collecting premiums, including employee missed premiums, and of course, paying claims and providing customer service. Our commitment to our employers is to help make EssentialCare a recruiting and retention solution you find essential to your success.

For Your Employees.

The EssentialCare customer service center is the heart of our operations. During business hours, members talk with customer service representatives who help them understand their plan and how it works, answer questions and resolve any claims issues or concerns. Spanish-speaking representatives are available.

For medical advice, a key member value is our 24-hour Nurse Advisor. By calling the toll-free number, members can speak with a registered nurse who can provide guidance and help them make good healthcare decisions.

Our Nurse Advisor is available 24 hours a day and will even call the member back, if they desire, to follow up on their health concern.

essential strength and experience

EssentialCare is a solution from BCS Insurance Company and BCS Life Insurance Company and Planned Administrators, Inc.

About BCS Insurance and BCS Life Insurance Companies

BCS is known for excellence in product development and special risk underwriting. With more than 50 years of experience in the group insurance market, BCS provides strength and experience you can trust.

While other insurers are trying to gain a foothold in this market, BCS has been filling this important need for over five years. As a result, the company has considerable experience in offering limited benefit plans.

About Planned Administrators, Inc.

Founded in 1981, PAI is a Third Party Administrator (TPA) of health care plans, focused on health care claims administration and utilization management. PAI delivers savings from some of the nation's biggest and best preferred provider networks, and superior customer service for limited benefit plans.

BCS

Medical/Rx Vision and Dental Plans underwritten
by BCS Insurance Company

Term Life and Short-Term Disability Plans underwritten
by BCS Life Insurance Company

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