

BCS INSURANCE GROUP
COMMERCIAL DIVISION

Insurance Solutions
for Employers and
Affinity Groups

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BCS Insurance Company (BCSI), and BCS Life Insurance Company (BCSL) comprise the BCS Insurance Group (Group). The companies provide a range of health, life, accident and disability, casualty and liability coverages to Blue Cross and Blue Shield Plans and the commercial market.

Both BCSI and BCSL are licensed in all 50 states and are rated A- (Excellent) by the A.M. Best Company.

The Group's mission in the commercial marketplace is to develop and market products and program to select markets that:

managing
risk through
consistent
and flexible
insurance
solutions

Do not conflict with Blue Cross and Blue Shield Plan markets, but may enhance, existing markets and offerings;

Are within the scope of the BCS Insurance Group underwriting expertise and capabilities;

Create greater diversity and stability in both earnings and revenue sources; and

Result in a positive impact on both regulatory and rating agencies' assessment of the insurance companies.

PRODUCT DESCRIPTIONS

Limited Benefit Programs for Hourly Workers

The Group has created programs, tailored for the hourly and part-time employee market. These are the employees who historically have not been offered benefits. The programs have been in the market for over five years and have enabled tens of thousands of employees to purchase insurance coverage for themselves and their family members. Benefits available under the programs include basic medical care including doctor office visits, other inpatient and outpatient services and access to a 24-hour nurse advisor. Additional coverages include dental, term life insurance, short-term disability and vision care.

Travel Insurance Program

Working with TPA's, BCS Insurance Company provides the following travel insurance products:

- *Trip Cancellation* – reimburses non-refundable expenses if a trip is cancelled due to a covered reason
- *Trip Interruption* – reimburses the unused, non-refundable portion of a trip as well as increased transportation costs for an individual to return home due to a covered reason.
- *Travel Delay* – reimburses a designated dollar amount to cover additional expenses incurred due to a travel delay of more than six hours.
- *Emergency Medical and Dental* – reimburses up to a designated dollar amount due to covered dental and medical emergencies that occur during a trip.
- *Emergency Medical Transportation* – provides medically necessary transportation to the nearest appropriate facility as well as the cost of your transportation back home up to a designated dollar amount.
- *Travel Accident* – provides coverage for loss of life, limb or eyesight within 365 days of a covered accident.

Life, AD&D, Weekly Income and Dental Programs

The group also underwrites term life insurance, various forms of AD&D coverage, weekly income and group dental plans.

Accident Medical/ Student Accident Insurance

The Group underwrites a wide variety of mandatory and voluntary participation student accident insurance programs. We also write special risk coverages including accident medical coverage required of groups using school or park facilities. For these programs, we partner with highly reputable broker/administrators and brokers.

We welcome the opportunity to discuss and review employer and affinity group-sponsored programs needs.

VOLUNTARY INSURANCE PROGRAMS

The Group offers voluntary purchase programs that are an important benefit to employees or members of sponsoring organizations, which can include employers, schools, or financial institutions and associations.

TRAVEL INSURANCE PROGRAMS

For over 20 years BCS Insurance Company has been a major insurer in the travel industry. BCS is a member of the United States Travel Insurance Association and abides by the association's Code of Ethics.

for more
information about
our products and
programs, please call
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