

Paramount Plan Overview

Understanding the details and benefits of the **Paramount 4, 5 & 6** Plans.

DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

FOR AGENT TRAINING USE ONLY - This document cannot be distributed to the public or used in any consumer solicitation.

Introduction to the Paramount Plan

underwritten by: **BCS Insurance Company**

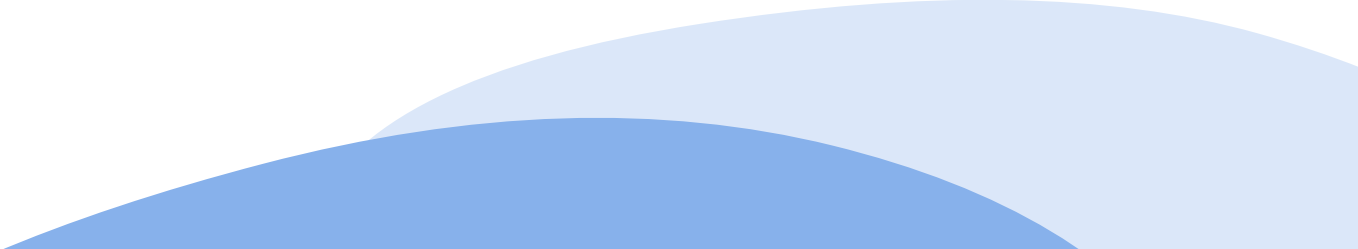
A unique set of health coverage options designed to meet diverse needs.

Combines hospital indemnity benefits with support services.

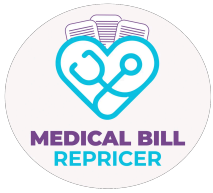
Membership through the **Business Workers of America (BWA)**.



Key Features and Benefits

- Hospital Admission Benefits
 - ICU Confinement Benefits
 - Daily Hospital and ICU Confinement Benefits
 - Surgical and Ambulance Benefits (depending on the plan)
- 

Offered through BWA



- **Medical Bill Repricing (MBR):** Reduces out-of-pocket costs through direct negotiation.
- **Reference-Based Pricing System:** Ensures competitive provider rates.
- **Financial Assistance Guidance:** Helps members navigate billing and insurance processes.
- **Prescription Savings Program** through HealthWarehouse

Additional Benefits Through BWA

Labs

- Convenient lab tests with **DirectLabs**

Telehealth Services

- 24/7 Virtual Doctor Visits – Access licensed healthcare providers anytime, from anywhere
- No Consultation Fees – Unlimited virtual visits at no additional cost
- Convenient and Fast – Avoid long waits and in-person visits for common illnesses
- Prescriptions Provided – Receive prescriptions or treatment plans if necessary

Advocacy and Support Services

- Concierge-style healthcare advocacy
- Guidance on accessing financial assistance
- Support through the claims process

DISCLAIMER: BWA association benefits are not affiliated with BCS Insurance Company. Paramount 4, Paramount 5, and Paramount 6 benefits are not dependent on the use of the association's providers. BWA membership is available without purchasing this plan. The benefits listed are not insurance and do not provide coverage, they only provide discounts and services. Benefit discounts and services vary by state and plan level. Please refer to the BWA Membership brochure for complete details. Association membership can be purchased without insurance at bwamembers.com

Accident and AD&D Benefits

Group Accident Only Insurance

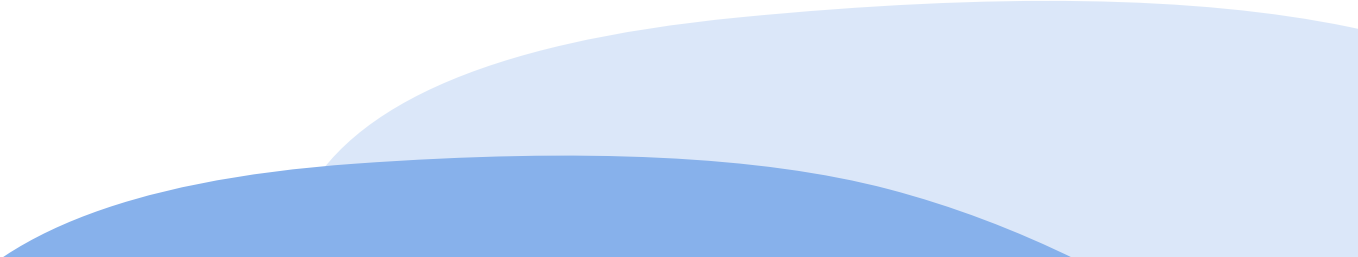
- Maximum \$5,000
- Maximum per covered person, per covered injury after a \$250 per covered accident, per covered person deductible

Group AD&D Only Insurance

- Maximum \$10,000

Underwritten by: National Family Care Life Insurance Company

Disclaimer: The association membership provides additional group accident and AD&D insurance benefits underwritten by National Family Care Life Insurance Company. Insurance benefits written for members of Business Workers of America Association. Members must be BWA members to qualify for the benefit package. These benefits are not available in all states and are subject to change without notice. Group Accident Insurance Benefits are underwritten by National Family Care Insurance Company and are not affiliated with BCS Insurance Company.



Paramount Plans 4, 5 & 6 (1/2)

All three plans offer identical benefits:

- **First Day Hospital Confinement:** \$1,000 (1 day/year)
- **First Day ICU Confinement:** \$200 (1 day/year)
- **Hospital (Day 2 forward):** \$100 (up to 10 days/year)
- **ICU (Day 2 forward):** \$200 (up to 10 days/year)
- **Emergency Room Treatment:** \$200 (1 day/year)
- **Chiropractic Visit:** \$25 (5 visits/year)
- **Doctor's Office Visit:** \$50 (3 visits/year)
- **Urgent Care Visit:** \$125 (2 visits/year)
- **Air Ambulance:** \$100 (1 day/year)
- **Ground or Water Ambulance:** \$100 (1 day/year)
- **Wellness Visit:** \$50 (1 day/year)

Hospital Insurance Plan Options

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	\$1,000
First Day ICU Confinement - up to 1 day per year	\$200
Hospital Confinement (day 2 forward) - up to 10 day per year	\$100
ICU Confinement (day 2 forward) - up to 10 day per year	\$200
Emergency Room Treatment - up to 1 day per year	\$200
Chiropractic Visit - up to 5 day per year	\$25
Doctor's Office - up to 3 day per year	\$50
Urgent Care - up to 2 day per year	\$125
Ambulance (Air) - up to 1 day per year	\$100
Ambulance (Ground or Water) - up to 1 day per year	\$100
Wellness - up to 1 day per year	\$50
Plan Features	
Pre-Existing Condition Limitations (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	75% at Age 70

Paramount Plans 4, 5 & 6 (2/2)

- **Pre-Existing Condition Limitations:** 12 months waiting period
- **Normal Pregnancy Coverage:** Included (complications always covered)
- **Normal Pregnancy Waiting Period:** None
- **Portability:** Not Included
- **Annual Benefit Maximum:** None
- **Benefit Waiting Period:** 0 days
- **Reduction in Benefits at Older Ages:** 75% at age 70

Hospital Insurance Plan Options

Daily Benefits per Covered Person	
First Day Hospital Confinement - up to 1 day per year	\$1,000
First Day ICU Confinement - up to 1 day per year	\$200
Hospital Confinement (day 2 forward) - up to 10 day per year	\$100
ICU Confinement (day 2 forward) - up to 10 day per year	\$200
Emergency Room Treatment - up to 1 day per year	\$200
Chiropractic Visit - up to 5 day per year	\$25
Doctor's Office - up to 3 day per year	\$50
Urgent Care - up to 2 day per year	\$125
Ambulance (Air) - up to 1 day per year	\$100
Ambulance (Ground or Water) - up to 1 day per year	\$100
Wellness - up to 1 day per year	\$50
Plan Features	
Pre-Existing Condition Limitations (months)	12/12
Normal Pregnancy Coverage (Complications of Pregnancy are always covered)	Included
Normal Pregnancy Waiting Period (does not apply to Complications)	None
Portability	Not Included
Annual Benefit Maximum	None
Benefit Waiting Period	0 Days
Reduction in Benefits at Older Ages	75% at Age 70

ShareWELL HealthShare Benefit

What is HealthShare? A community where members agree to share medical expenses through voluntary giving following Member Guidelines.

Unshared Amount (UA) Options:

- \$1,500 UA (higher monthly contribution)
- \$3,000 UA (moderate monthly contribution)
- \$6,000 UA (lower monthly contribution)

How ShareWELL Works:

1. **Submit a Sharing Request** - Contact ShareWELL before medical appointments (except emergencies)
2. **Present as Self-Pay Patient** - ShareWELL is not insurance
3. **Share with Community** - Eligible expenses shared among members

Pre-Existing Conditions: 24-month lookback period with phase-in sharing limits (Year 1: \$0, Year 2: \$30K, Year 3: \$60K, Year 4: \$150K, Year 5+: unlimited). Exceptions for controlled conditions like high blood pressure, cholesterol, thyroid, and type 2 diabetes.

Disclaimer: ShareWELL is not affiliated with BCS Insurance Company or Business Workers of America Association. This is only a partial overview; please reference the full ShareWell Member Guidelines for complete details. The benefits listed are not insurance and do not provide coverage. This program is not a qualified health plan under the Affordable Care Act (ACA). This program should not be considered a substitute for an insurance policy. All members of ShareWELL share certain responsibilities to remain a part of the sharing program. If the member is unable to share in all or part of an eligible medical need, the member will remain solely financially liable for any and all unpaid medical needs. Please refer to the Member Guidelines or visit sharewellhealth.org for full details.

ShareWELL Benefits Comparison

Unshared Amount (UA) Definition: The amount a member must contribute as their responsibility before expenses become eligible for sharing with the community. The lower the UA, the higher the monthly contribution will be. After the member pays the UA, additional eligible medical expenses are shared with the ShareWELL community.

Feature	Paramount 4	Paramount 5	Paramount 6
Unshared Amount (UA)	\$6,000	\$3,000	\$1,500
Monthly Contribution	Lower	Moderate	Higher
Annual/Lifetime Limits	None	None	None
Pre-Existing Phase-in	Same for all plans	Same for all plans	Same for all plans

Disclaimer: ShareWELL is not affiliated with BCS Insurance Company or Business Workers of America Association. This is only a partial overview; please reference the full ShareWell Member Guidelines for complete details. The benefits listed are not insurance and do not provide coverage. This program is not a qualified health plan under the Affordable Care Act (ACA). This program should not be considered a substitute for an insurance policy. All members of ShareWELL share certain responsibilities to remain a part of the sharing program. If the member is unable to share in all or part of an eligible medical need, the member will remain solely financially liable for any and all unpaid medical needs. Please refer to the Member Guidelines or visit sharewellhealth.org for full details.

Limitations and Exclusions for Paramount 4, 5 & 6

Pre-Existing Condition: Pre-Existing Condition means any medical condition for which an Insured received Treatment in the 12 months prior to:

1. the date the Insured's coverage was effective under the Policy; or
2. the date of any increase in benefit amounts or the addition of any benefit under the Policy.

Risky Behavior: Self-inflicted injuries, voluntary intoxication, felonies, incarceration

Aviation/Vehicle: Flying as pilot/crew, experimental aircraft, racing, stunts

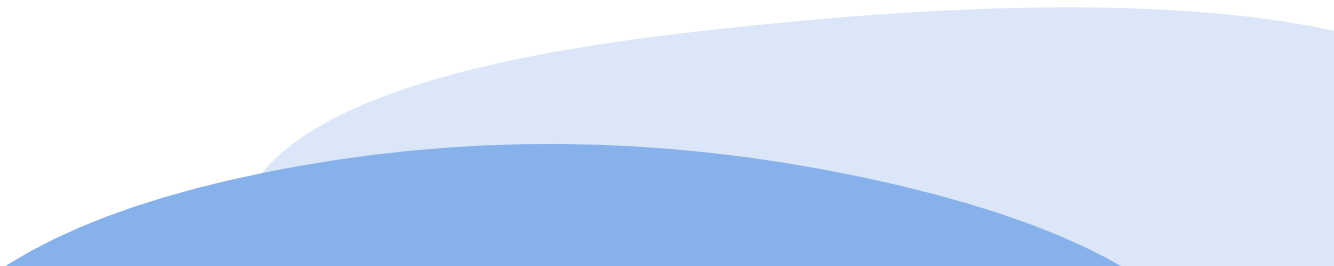
Extreme Sports: Professional sports, base jumping, mountain climbing, skydiving, etc.

Military/War: Active duty >31 days, war involvement, travel outside US/Canada

Medical: Pregnancy (except complications), mental health, substance abuse, cosmetic surgery, dental (except injury/congenital)

Disclaimer: Be sure the member understands that these are FIXED INDEMNITY RATES only, with limitations on usage per policy year. Please avoid using words like coverage or unlimited to describe any of the benefits on this hospital indemnity plan. Please check the product certificate or master policy for complete benefit details and limitations and exclusions.

Key Takeaways and Reminders for BWA

- **MBR Services** reduce medical expenses.
 - **Telemedicine** and **Prescription Savings** are included.
 - **Wellness and Labs Benefits** are essential.
 - **BWA Membership** is required to access the plan.
- 

Thank You!

Continue to be great!



DISCLAIMER

This is a brief description of coverage and is subject to the terms, conditions, limitations, and exclusions of the policy. Please see the policy and certificate for complete details. Coverage may not be available in all states.

FOR AGENT TRAINING USE ONLY - This document cannot be distributed to the public or used in any consumer solicitation.