

PRODUCER TRAINING

PRODUCTS FOR INDIVIDUALS AND FAMILIES

These products are not qualifying health coverage (“Minimum Essential Coverage”) that satisfies the health coverage requirement of the Affordable Care Act. If you don’t have Minimum Essential Coverage, you may owe an additional payment with your taxes.

Today's Agenda

- About The IHC Group
- Connect Series - Short-Term Medical
- Independence Hospital Insurance Plus - Fixed Hospital Indemnity Insurance
- Bridge - Association Accident/Critical Illness Insurance
- Metal Gap 2 - Accident/Critical Illness Insurance
- Independence Hospital Insurance - Fixed Hospital Indemnity Insurance
- Health Discount Program - Bundle of non-insurance products
- Independence Dental - Dental Insurance
- Producer Portal
- Administration
- Contact Information

Independence Holding Company (“IHC”) at a Glance

Formed in 1980, IHC is a holding company that is mainly engaged in underwriting, administering and/or distributing group and individual specialty benefit products including disability, supplemental health, pet, and group life insurance through its subsidiaries.

Three insurance companies
rated A- by A.M. Best



IHC Specialty Benefits, Inc.,
a technology-driven marketing and distribution company focusing on small group and individual products through:

- Wholly owned call center
- IHC Specialty Benefit Advisors
- General agents
- Independent agents
- INSX Cloud
- Private label arrangements

PetPartners, Inc., our pet insurance administrator

IHC owns the following domains:

- www.healthdeals.com
- www.my1hr.com
- www.healthinsurance.org
- www.medicareresource.org
- www.petplace.com

Grow your business with us

Experience

With over 30 years of industry experience you can be confident that you're working with a knowledgeable, professional partner that you can count on.

Products

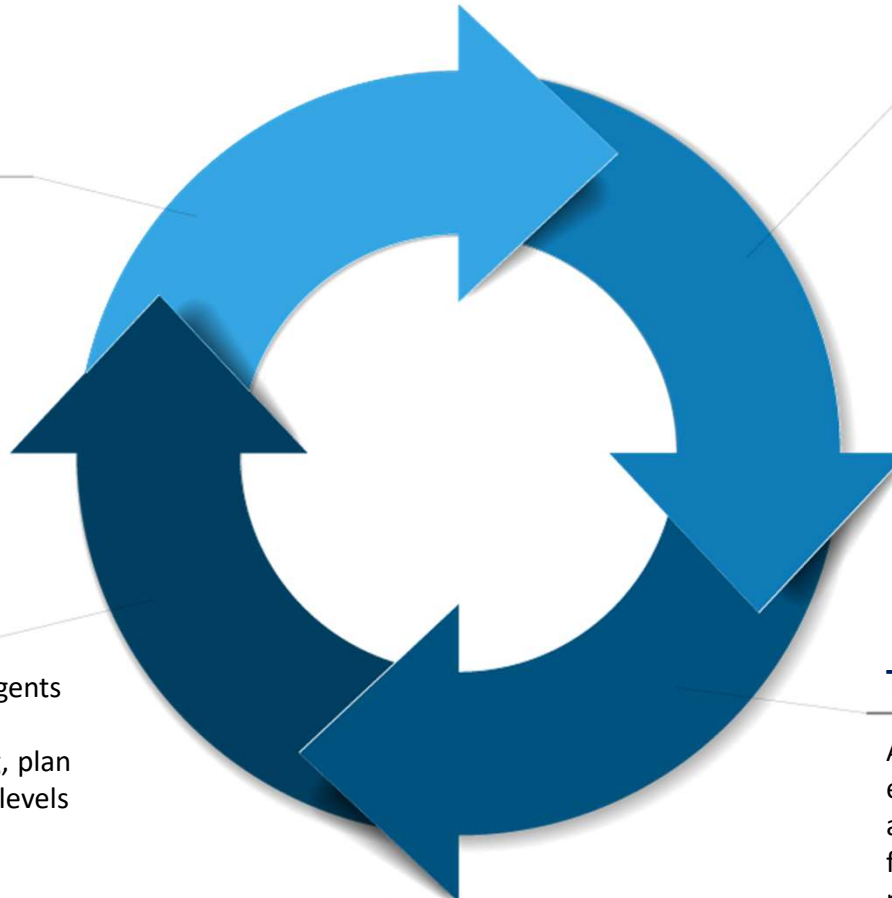
Customizable solutions for agents and their clients, including convenient product bundling, plan options at different benefits levels and price points.

Support

Our responsive, individualized customer service, and comprehensive product, sales, and marketing training is poised to help you grow your business, no matter the size.

Technology

An industry-leading quoting and enrollment platform saves you time and takes the confusion and frustration out of the application process for your clients.



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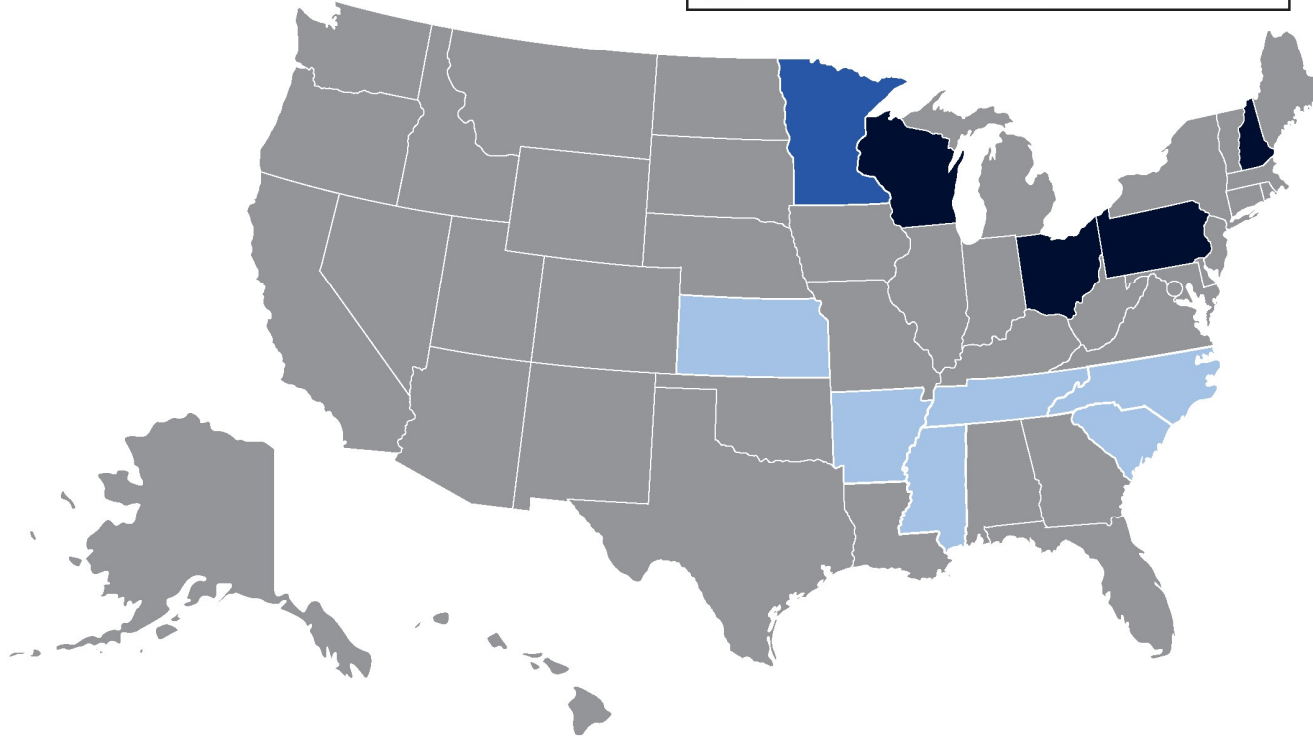


Connect

Short Term Medical

The Connect short-term medical series is underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group

KEY



Comparing IAIC's STM Insurance Options

	Monthly Premium	Benefits	May be best for:
Connect STM	\$\$	++	<ul style="list-style-type: none"> • Individual looking for coverage who does not need coverage for preventive care, maternity, behavioral health services, or prescription drugs • Individuals who don't need coverage pre-existing conditions • Individuals who need renewable coverage up to 36 months*
Connect Plus	\$\$\$	+++ Covers up to \$25,000 of eligible expenses related to pre-existing conditions	<ul style="list-style-type: none"> • Healthy individual seeking coverage and a safety net • Individual looking for coverage for certain pre-existing conditions

*Policy availability and duration varies by state.

High Level Benefit Summary - Connect STM Series

	Connect STM	Connect Plus
Physician office visit copay¹ After the copay, the balance of the physician office visit charge is covered at 100 percent	\$50 copay The number of office visit copays available is based on the length of coverage period selected: <ul style="list-style-type: none"> ➤ Maximum of 1 visit for 30 – 90 days of coverage ➤ Maximum of 2 visits for 91 – 180 days of coverage ➤ Maximum of 3 visits for 181 – 364 days of coverage 	
Deductible Options² The selected deductible must be paid by the covered person before the coinsurance benefit begins	<ul style="list-style-type: none"> ➤ \$2,500 ➤ \$5,000 ➤ \$10,000 	<ul style="list-style-type: none"> ➤ \$5,000 ➤ \$10,000
Coinsurance percentage and out-of-pocket maximum² After the deductible amount has been met, insured pays the selected coinsurance percentage of covered expenses until the out-of-pocket has been met	<ul style="list-style-type: none"> ➤ 20% coinsurance, \$4,000 out-of pocket ➤ 30% coinsurance, \$6,000 out-of-pocket ➤ 50% coinsurance, \$10,000 out-of-pocket 	<ul style="list-style-type: none"> ➤ 30% coinsurance, \$6,000 out-of-pocket ➤ 50% coinsurance, \$10,000 out-of-pocket
Pre-existing condition coverage	Not available; charges resulting from pre-existing conditions are not covered	\$25,000
Coverage period maximum benefit³	\$2,000,000	\$2,000,000

¹Office visit copay is not applicable in NH

²Deductibles and out-of-pocket maximum options may vary by state

³Coverage period maximum benefit not applicable in ME

Connect STM Extend

Key points:

- Option to continue short-term medical insurance past the initial 364-day coverage period
- Rates do not change month to month, providing flexibility for your client to choose the duration they need and budget they can afford
- Same policy number and insurance card for the entire policy duration
- The extended duration length must be chosen at the time of purchase
- The deductible, coinsurance, number of office visit copays and coverage-period maximum will all reset after the initial 364-day period, and reset again each 12 months thereafter
- Any conditions first diagnosed during the initial term will not be considered pre-existing conditions after the initial 364-day period
- Availability and maximum coverage duration varies by state.



Connect






Short-Term Medical Series

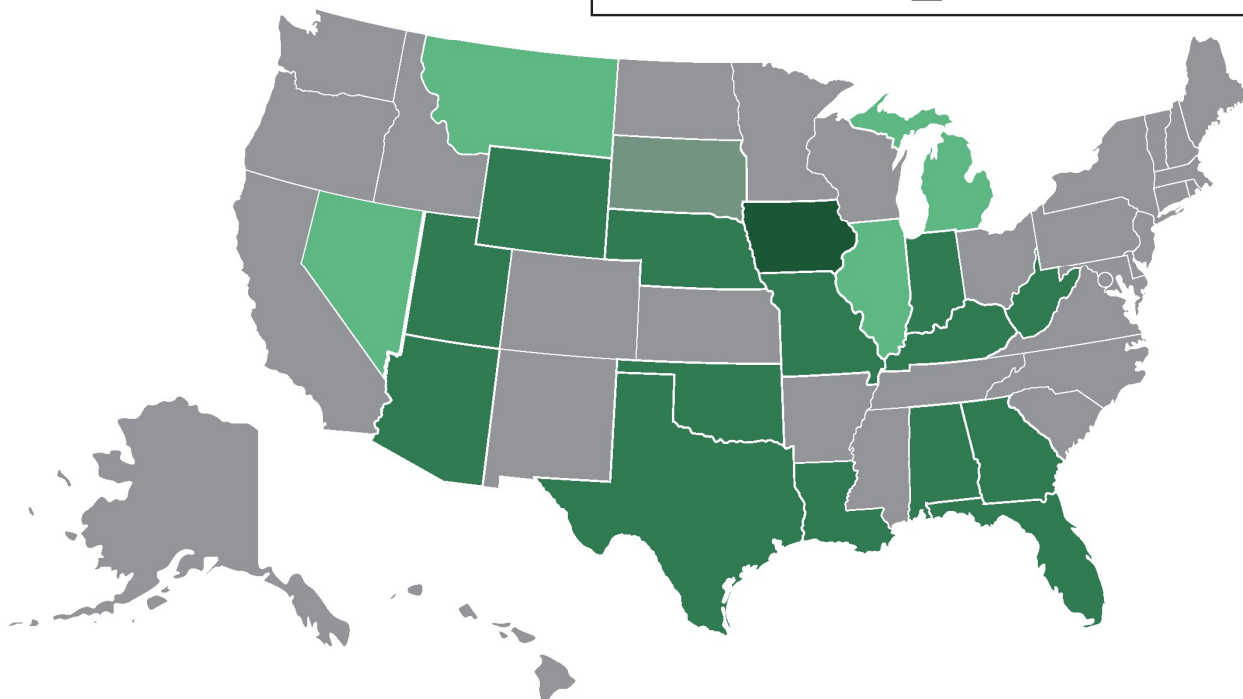
The Connect OV & RX short-term medical series is underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group

State Availability – Connect Series OV and Rx

Connect Series OV & Rx Short-Term Medical

KEY

 All plans available	 Connect STM Rx and Connect Plus Rx only
 Connect STM OV & Rx and Connect Plus OV & Rx only	 Connect STM Rx, Connect Plus Rx and Connect Extend Rx
	 Not Available



Comparing STM Insurance Options

	Monthly Premium	Benefits	May be best for:
Connect STM OV and Connect STM Rx	\$\$	++	<ul style="list-style-type: none"> • Individuals who don't need coverage for eligible pre-existing conditions • Individual who may need coverage for up to 36 months*
Connect Plus OV and Connect Plus Rx	\$\$\$	+++ Covers up to \$25,000 of eligible expenses related to pre-existing conditions	<ul style="list-style-type: none"> • Individual looking for coverage for certain pre-existing conditions

*Policy availability and duration varies by state.

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IHC Group Individual PPT_0920

Plan Selection

	Connect STM OV ¹	Connect STM Rx	Connect Plus OV ¹	Connect Plus Rx
Deductible Options The selected deductible must be paid by the covered person before the coinsurance benefit begins	<ul style="list-style-type: none"> ➤ \$2,500 ➤ \$5,000 ➤ \$10,000 		<ul style="list-style-type: none"> ➤ \$5,000 ➤ \$10,000 	
Coinsurance Percentage and Out-of-Pocket Maximum After the deductible amount has been met, insured pays the selected coinsurance percentage of covered expenses until the out-of-pocket has been met. The deductible is not included in the out-of-pocket maximum.	20% coinsurance; \$4,000 out-of-pocket maximum 30% coinsurance; \$6,000 out-of-pocket maximum 50% coinsurance; \$5,000 or \$10,000 out-of-pocket maximum options ²		30% coinsurance; \$6,000 out-of-pocket maximum 50% coinsurance; \$10,000 out-of-pocket maximum	
Pre-existing Condition Coverage	Not available; charges resulting from pre-existing conditions are not covered		Up to \$25,000 maximum benefit	
Coverage Period Maximum Benefit	\$2,000,000		\$2,000,000	

¹ OV plans not available in SD ²50% coinsurance option not available in GA

	Connect STM OV ¹	Connect STM Rx	Connect Plus OV ¹	Connect Plus Rx
Physician office visit copay³ After the copay, the balance of the physician office visit charge is covered at 100 percent	\$50 copay The number of office visit copays is based on the length of coverage period selected: Max of 1 visit for 30–90 days; Max of 2 visits for 91–180 days; Max of 3 visits for 181–364 days	No copay; subject to deductible and coinsurance	\$50 copay The number of office visit copays is based on the length of coverage period selected: Max of 1 visit for 30-90 days; Max of 2 visits for 91–180 days; Max of 3 visits for 181–364 days	No copay; subject to deductible and coinsurance
Outpatient Prescription Drug (Rx) Benefit Rider ⁴				
Outpatient Rx Deductible The deductible is per covered person	Not available	\$2,500	Not available	\$2,500
Outpatient Rx Copay After the prescription deductible has been satisfied, a copay applies to outpatient generic and brand name prescription drugs	Not available	Generic Drugs: \$20 copay/prescription Brand Name Drugs: \$50 copay/prescription Non-formulary drugs: No coverage, discount only	Not available	Generic Drugs: \$20 copay/prescription Brand Name Drugs: \$50 copay/prescription Non-formulary drugs: No coverage, discount only
Outpatient Rx Maximum Benefit Maximum benefit amount paid per covered person	Not available	\$2,500	Not available	\$2,500

¹ OV plans not available in SD ³ Office visit copay is not applicable in NH ⁴ Prescription drug benefit is not subject to pre-existing condition limitation
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Connect Extend OV and Rx

- Key points:
 - Connect Extend gives the option to continue short-term medical insurance past the initial 364-day coverage period in states that allow it
 - Rates do not change month to month, providing flexibility for your client to choose the duration they need and budget they can afford
 - Same policy number and insurance card for the entire policy duration
 - The extended duration length must be chosen at the time of purchase
 - The deductible, coinsurance, number of office visit copays and coverage-period maximum will all reset after the initial 364-day period, and reset again for each policy term thereafter
 - Connect STM Rx and Connect Plus Rx plans: Rx deductible, copay and maximum benefit also reset after the initial 364-day period and each policy term thereafter
 - Any conditions first diagnosed during the initial term will not be considered pre-existing conditions after the initial 364-day period
 - Availability and maximum policy duration varies by state

INDEPENDENCE HOSPITAL INSURANCE PLUS

Fixed Hospital Indemnity Insurance

Underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group, and administered by the Loomis Company.

Product Overview

Independence Hospital Insurance Plus provides options to help manage costs associated with high deductibles and out-of-pocket expenses

Key features:

- Offers coverage for physician office visits, urgent care benefits, inpatient hospitalization, outpatient surgery, diagnostic services, wellness, lump-sum cancer benefits and more
- No deductibles to meet, providing first-dollar coverage with fixed-benefit amounts for covered expenses
- No network restrictions
- No waiting period for covered benefits due to illness or accident, subject to pre-existing condition limitation
- No waiting period between hospitalizations after initial pre-existing look-back and waiting period

Why Offer Independence Hospital Insurance Plus?

- Three simple plan designs to offer including coverage for surgical services, daily and lump-sum hospital benefits, physician visits, wellness and more
- Lump-sum cancer rider benefit, up to a \$4,000 benefit amount
- Next day effective dates available and up to 90 days in the future
- Accept/reject underwriting based on application questions
- No coordination of benefits

The cost of an inpatient hospital expenses was over \$2,000 per day in 2018¹



The average duration of a hospital stay in the US in 2017 was 5.5 days²

DID YOU KNOW?

¹<https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day-by-ownership/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

²<https://data.oecd.org/healthcare/length-of-hospital-stay.htm>

Independence Hospital Insurance Plus

	Hospital Plus 20	Hospital Plus 30	Hospital Plus 40
Lump-Sum Hospital Benefit pays a lump-sum amount each hospitalization.	\$1,000	\$1,500	\$2,000
Outpatient Facility Services Benefit pays selected amount, one day per calendar year when outpatient surgery is received in an outpatient surgery facility.	\$2,000	\$3,000	\$4,000
Wellness and Preventive Care Benefit pays the amount selected, one visit per calendar year, after the initial three-month waiting period.	\$50	\$100	\$150
Daily Hospital Benefit pays per day, up to 31 days of hospitalization per calendar year.	\$2,000	\$3,000	\$4,000
Urgent Care Benefit pays the amount selected, one visit per calendar year.	\$250		
Physician Office Visit Benefit pays the amount selected, three visits per calendar year for any illness or injury.	\$100		
Cancer Rider Benefit pays a lump-sum of the amount selected once per lifetime.	\$2,000	\$3,000	\$4,000

All benefits listed apply per covered person. The premiums will vary with the amount of the benefit selected.

Michigan: Physician Office Visit benefits not available

New Mexico: Cancer Rider not available

Additional benefits included in all plans

Inpatient Hospital Services
Observation Unit - Benefit pays \$250, one day per period of care, up to six per calendar year. Period of care is defined as a period after which the covered person is initially admitted to a hospital, receives treatment in an outpatient facility or received outpatient chemotherapy or radiation therapy. A period of care ends 190 consecutive days from which the injury or illness began.
ICU/CCU Confinement - Benefit pays \$500, one day per calendar year
Inpatient Physician Visit - Benefit pays \$200, one day per calendar year during a hospital, ICU, or CCU stay
Inpatient Surgeon - Benefit pays \$2,000 per surgery, unlimited
Inpatient Assistant Surgeon - Benefit pays \$800 per surgery, unlimited
Inpatient Anesthesiologist - Benefit pays \$600 per surgery, unlimited
Outpatient Services
Outpatient Surgeon - Benefit pays \$2,000 per surgery, unlimited
Outpatient Assistant Surgeon - Benefit pays \$800 per surgery, unlimited
Outpatient Anesthesiologist - Benefit pays \$600 per surgery, unlimited
Diagnostic Services - Benefit pays \$200, two tests per calendar year related to illness or injury
Advanced Imaging - Benefit pays \$500, two tests per calendar year
Other Services
Emergency Room Visit - Benefit pays \$500, two visits per calendar year
Ground or Water Ambulance - Benefit pays \$500, one trip per calendar year
Air Ambulance - Benefit pays \$500, one trip per calendar year
Second Surgical Opinion - Benefit pays \$100, one visit per calendar year

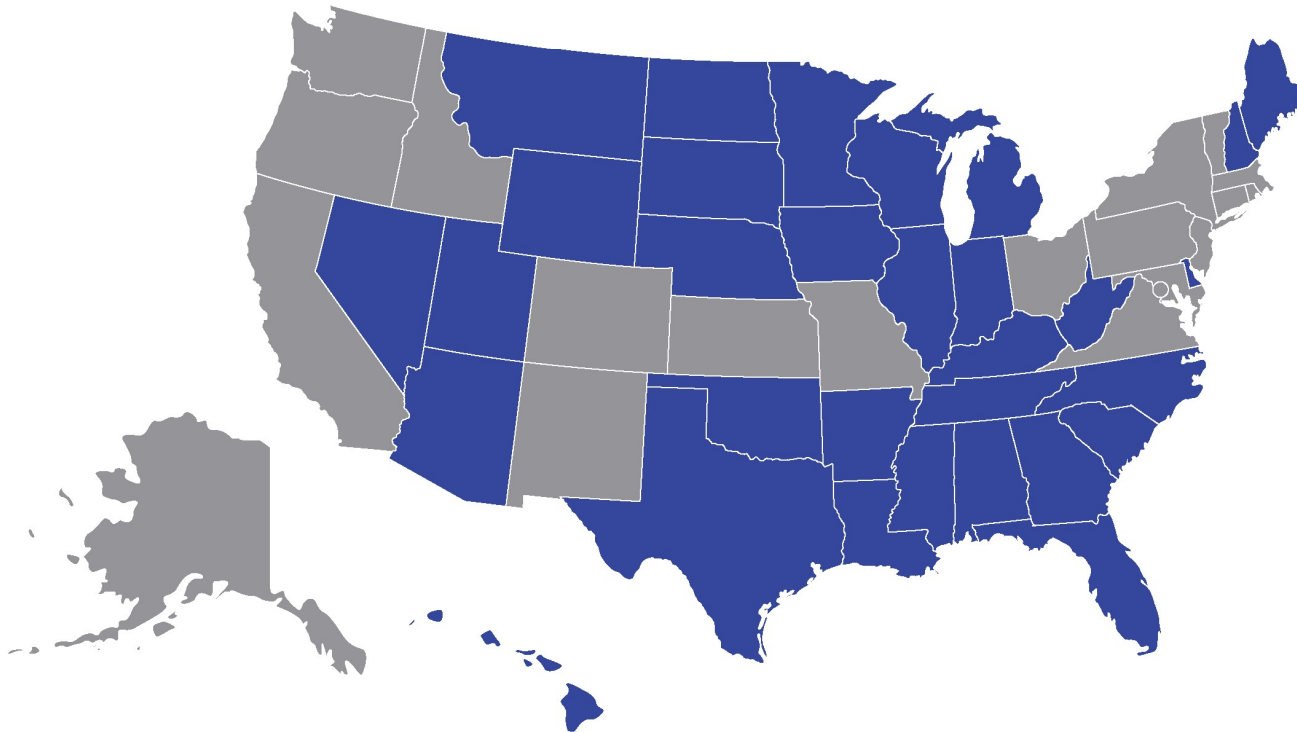
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Product Availability

Independence Hospital Insurance Plus

KEY

- Available
- Not Available



Bridge

Bridge is underwritten by Madison National Life Insurance Company, a member of The IHC Group

Bridge

Bridge: Accident and Critical Illness Insurance is made up of three benefits:

- **Critical Illness Certificate:** Pays a lump-sum if diagnosed with a specified critical illness. The percentage of the benefit paid varies based on the illness diagnosed.
- **Accident Certificate:** Includes benefits such as, Accident medical expense benefit, and Accident hospital confinement benefit.
- **Accident Hospital Confinement:** Covers hospital confinement due to covered accidents for up to 30 days
- **Optional Accident Disability Income Benefit Rider:** Pays monthly benefit up to 12 months for disability due to an accident, after a waiting period of 90 days. Primary member only.



Bridge
Accident and Critical Illness Insurance
Benefits to help you through serious illness or injury

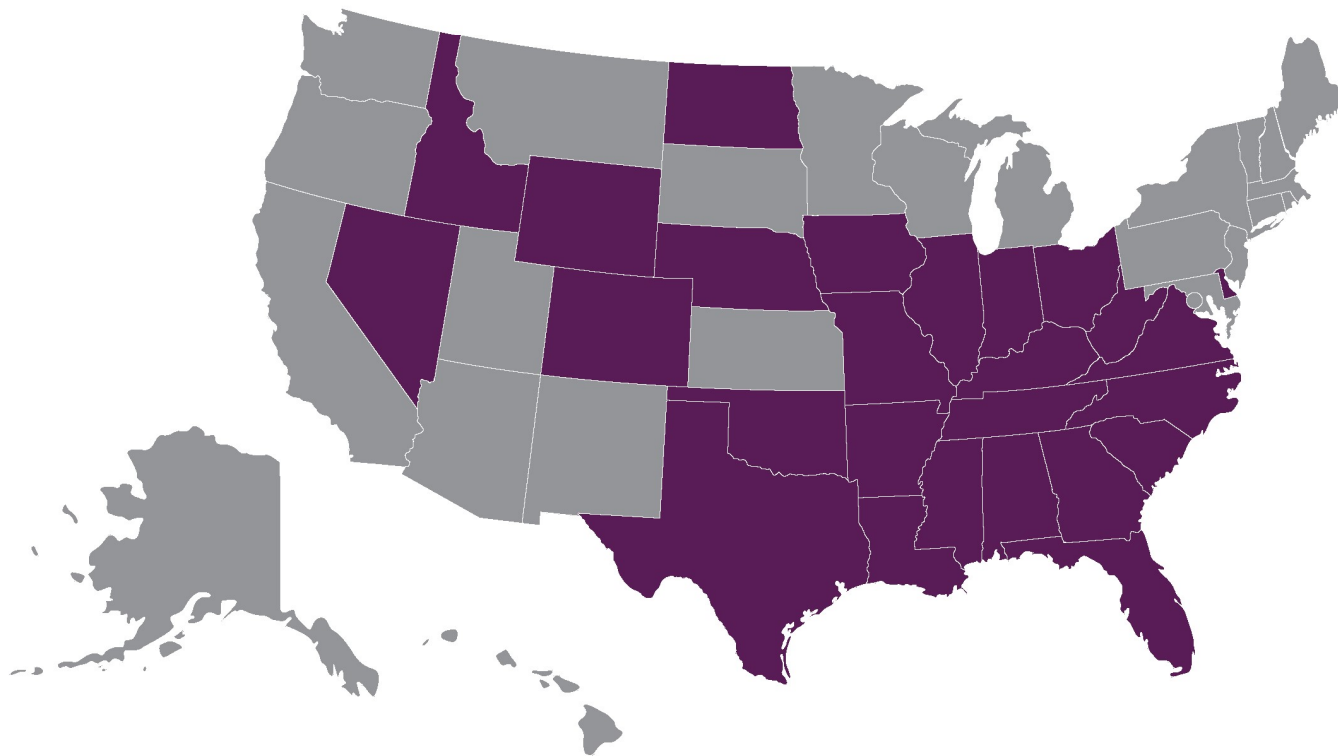
 **THE IHC GROUP**

 **Madison National
Life Insurance Company**
A Member of The IHC Group

Underwritten by Madison National Life Insurance Company, Inc. (MNL), a member of The IHC Group. For more information about MNL and The IHC Group, visit www.ihcgroup.com. This product is not considered to be Minimum Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA).

Brochure Bridge 0719

Bridge State Availability



METAL GAP

Metal Gap 2 is underwritten by Independence American Insurance Company, a member of The IHC Group

Metal Gap 2

Metal Gap 2 Plans are intended to be supplemental insurance coverage. A major medical plan could leave someone responsible for deductible and coinsurance expenses in the case of a serious accident or illness. Metal Gap 2 features coverage for:

- Accident Medical Expense
- Accident Death and Dismemberment
- Critical Illness

Highlights include:

- Options to complement a health plan in the event of a covered illness or accident
- No deductibles
- Acceptance is guaranteed
- High School sports not excluded
- Accident benefits are paid regardless of actual cost
- Coverage up to age 70
- Longer initial treatment period (12 weeks)



METAL GAP

Accident and Critical Illness Insurance

Underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group. For more information about IAIC and The IHC Group, visit www.ihcgroup.com. This product is not considered to be Minimal Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA).

THE IHC GROUP

Independence American Insurance Company
A Member of The IHC Group

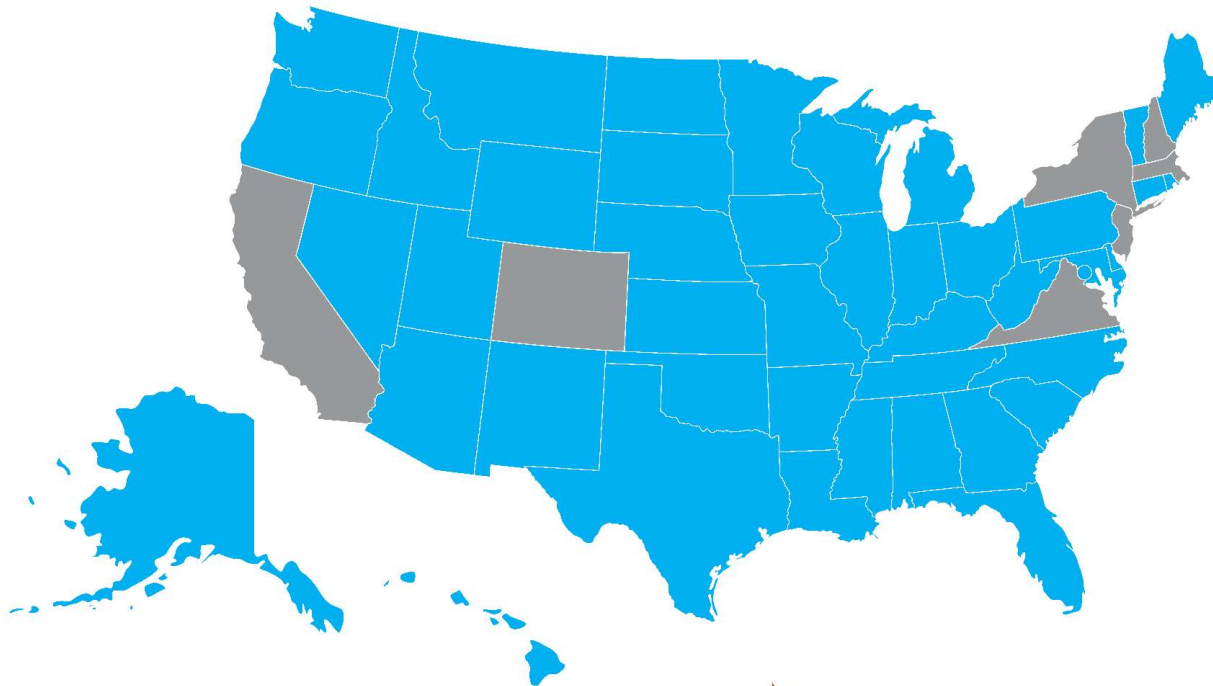
Brochure/Plan Book 5/2018

Product Availability

METAL
GAP

KEY

Available
Not available



The Critical Illness benefit is not available in the following states: CT, KY, MO, ND, PA, TN

INDEPENDENCE HOSPITAL INSURANCE

Fixed Hospital Indemnity Insurance

Underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group, and administered by the Loomis Company.

Product Overview

Independence Hospital Insurance is fixed hospital indemnity insurance which provides a lump-sum payment for hospital stays and other qualified expenses

Key features:

- Can help reduce the impact of high deductibles, coinsurance or other out-of-pocket expenses that other insurance may not cover
- Includes coverage for inpatient hospitalization stays, outpatient surgery, diagnostic services, and wellness visits
- First-dollar coverage with fixed-benefit amounts for covered expenses – no deductibles to meet
- Freedom to receive care from any hospital or doctor
- No waiting period for covered benefits due to illness or accident, subject to pre-existing condition limitation
- No waiting period between hospitalizations after initial pre-existing look-back and waiting period

¹<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

Why Offer Independence Hospital Insurance?

- Select from three different plan designs to meet your client's needs and budgets
- Next day effective dates available and up to 90 days in the future
- Accept/reject underwriting based on application questions
- No coordination of benefits
- Daily and lump-sum hospital benefits included in all plans – both benefits paid for covered claims

The average cost of
a 3-day hospital stay
is around \$30,000¹



DID YOU KNOW?

¹<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

Independence Hospital Insurance

	Hospital 30	Hospital 45	Hospital 60
Lump-Sum Hospital Benefit pays a lump-sum amount each hospitalization	\$3,000	\$4,500	\$6,000
Outpatient Facility Services Benefit pays selected amount one day per calendar year when outpatient surgery is received in an outpatient surgery facility	\$3,000	\$4,500	\$6,000
Outpatient Diagnostic Services Benefit pays for one test per calendar year when related to an illness or injury	\$200		
Outpatient Advanced Imaging Benefit pays for one test per calendar year	\$500		
Wellness and Preventive Care Benefit pays one visit per calendar year. Benefit subject to a 3-month waiting period	\$50		
Daily Hospital Benefit pays per day, up to 31 days of hospitalization per calendar year	\$100		
Annual Calendar-Year Maximum	\$10,000	\$15,000	\$15,000

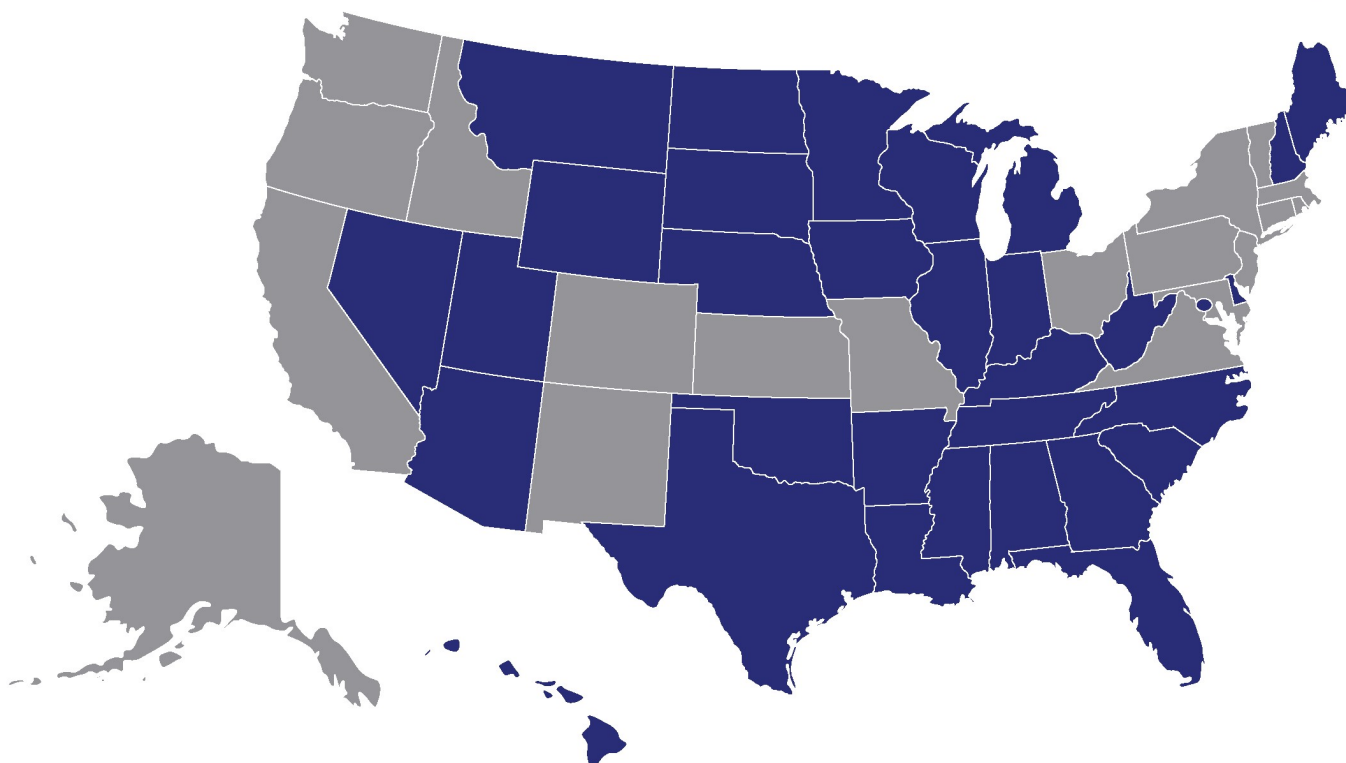
All benefits listed apply per covered person. The premiums will vary with the amount of the benefit selected.

Product Availability

Independence Hospital Insurance

KEY

- Available
- Not Available



HealthDiscount —— Program ——

This is not an insurance product



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IHC Group Individual PPT_0920

Health Discount Program

- Prescription drug savings at over 68,000 participating pharmacies nationwide
- 24/7/365 access to a network of board-certified physicians for consultations
- Three half-hour counseling sessions, per household, with American Behavioral, a national network of professional behavioral healthcare providers
- Access to skilled negotiators who can help lower out-of-pocket costs on medical bills not covered by insurance
- Services to help members with clinical and administrative issues involving healthcare needs
- Discounts available for diabetes lifestyle care
- No waiting, next day effective dates
- Everyone is accepted, no exclusions
- Membership can include family members
- Not an insurance product



HealthDiscount Program

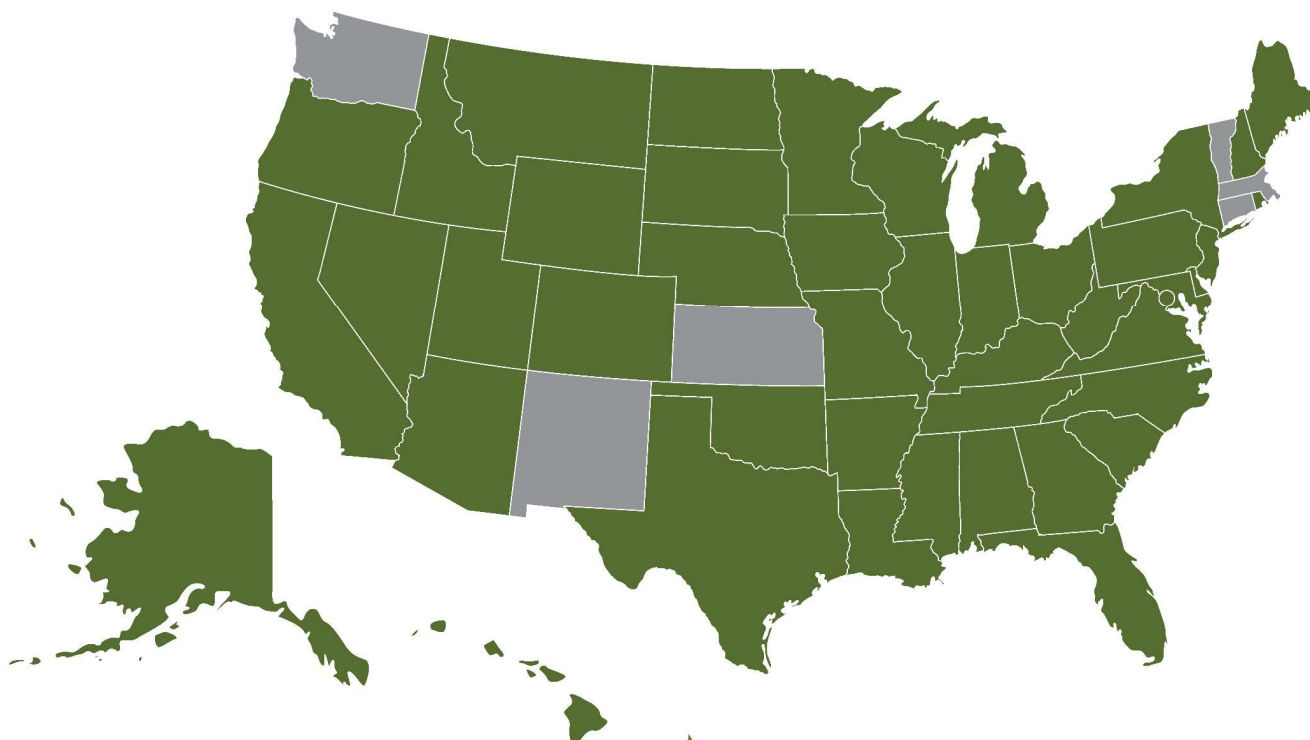
The Health Discount
Program is your
affordable gateway to
a healthier you



Health Discount Program State Availability

KEY

-  Health Discount Program
-  Not Available



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Independence Dental

Independence Dental is underwritten by Independence American Insurance Company, a member of The IHC Group

Product Benefits

Why Independence Dental?

- No waiting period
- No underwriting
- Available to those up to age 99
- No application fee
- Guaranteed issue

Choose between two options:

1. Indemnity Dental Plan – no network restrictions
2. PPO Dental Plan – additional savings by going in-network

Nearly two-thirds of adults aged 65 and over had a dental visit in 2019¹

Only 64% of adults aged 18-64 with dental visits in 2018.²

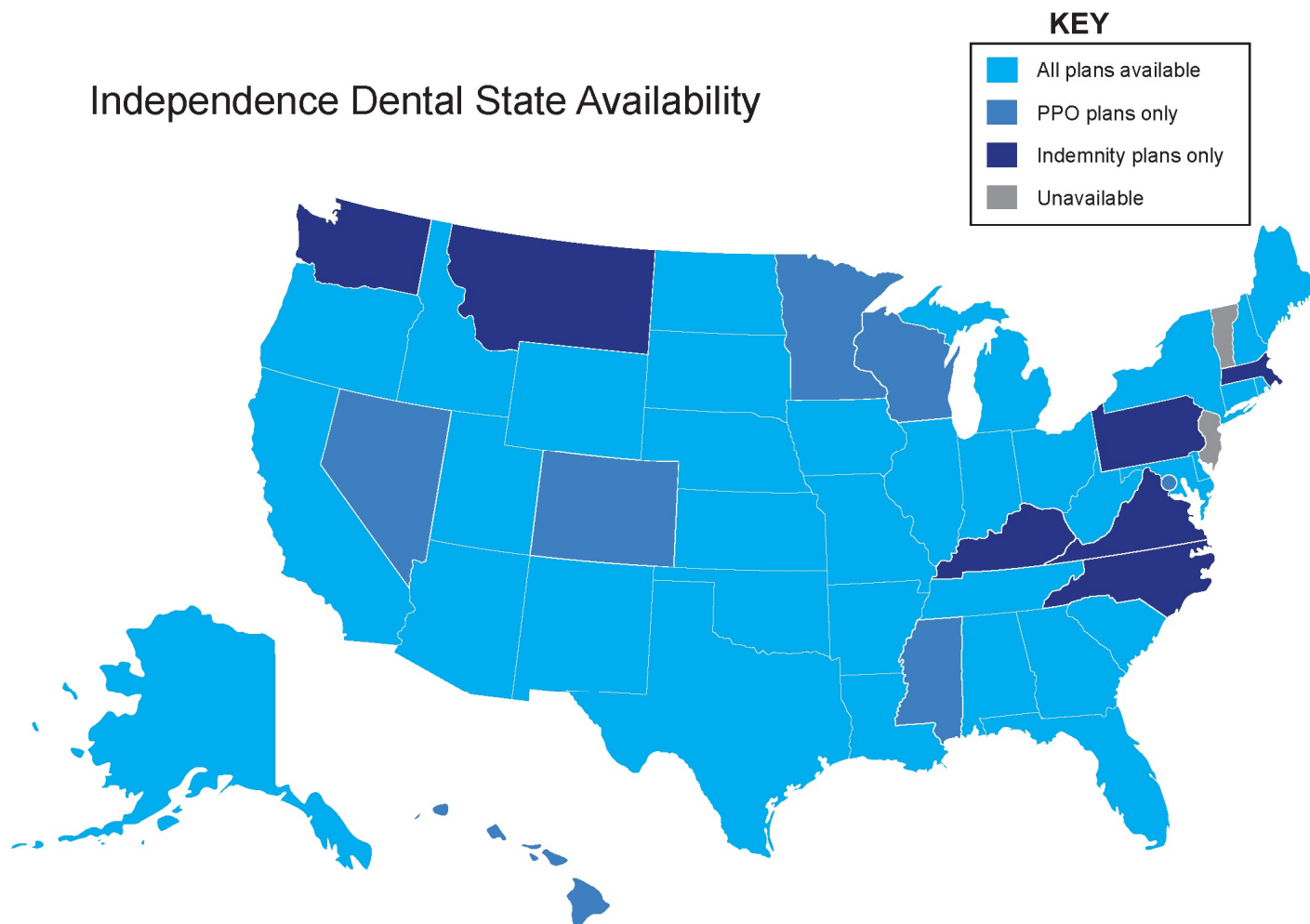


DID YOU KNOW?

¹<https://www.cdc.gov/nchs/products/databriefs/db337.htm>

²[Health, United States, 2018, table 37 pdf icon](#)

Independence Dental State Availability



Vision and Hearing



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IHC Group Individual PPT_0920

Vision Benefits

	Independence American Vision 100		Independence American Vision and Hearing 130	
	In-Network Preferred Provider	Out-of-Network Non-Preferred Provider	In-Network Preferred Provider	Out-of-Network Non-Preferred Provider
Vision Examination* (1 per person, every 12 months)	\$10 copay	\$35 allowance	\$10 copay	\$35 allowance
Vision Materials Copay	\$25 copay	See below	\$10 copay	See below
Standard Plastic Lenses* (1 per person, every 12 months)				
Single Vision	Paid in full after copay	\$25 allowance	Paid in full after copay	\$25 allowance
Lined Bifocal	Paid in full after copay	\$40 allowance	Paid in full after copay	\$40 allowance
Lined Trifocal	Paid in full after copay	\$50 allowance	Paid in full after copay	\$50 allowance
Lenticular	Paid in full after copay	\$80 allowance	Paid in full after copay	\$80 allowance
Progressives	\$50 allowance	\$40 allowance	\$50 allowance	\$40 allowance
Frames (1 per person, every 24 months)				
	\$100 allowance after copay	\$25 allowance	\$130 allowance after copay	\$25 allowance
Contact Lenses (1 per person, every 12 months) In lieu of frames or standard plastic lenses				
Conventional or Disposable	\$110 allowance after copay	\$80 allowance	\$110 allowance after copay	\$80 allowance
Medically Necessary Contact Lenses	Paid in full after copay	\$250 allowance	Paid in full after copay	\$250 allowance
Corneal Tissue Preparation Fee for Corneal Replacements				
	\$8,000 allowance		\$8,000 allowance	

*1 additional post-operative exam and set of lenses covered if a patient receives corneal transplant

Hearing Benefits

	Independence American Vision 100	Independence American Vision and Hearing 130
Amplifon Hearing Health Care Discounts*	Included	Included
Testing and Fitting 1 per person		\$48 allowance every 24 months
Hearing Aids 1 per ear		\$300 allowance every 60 consecutive months

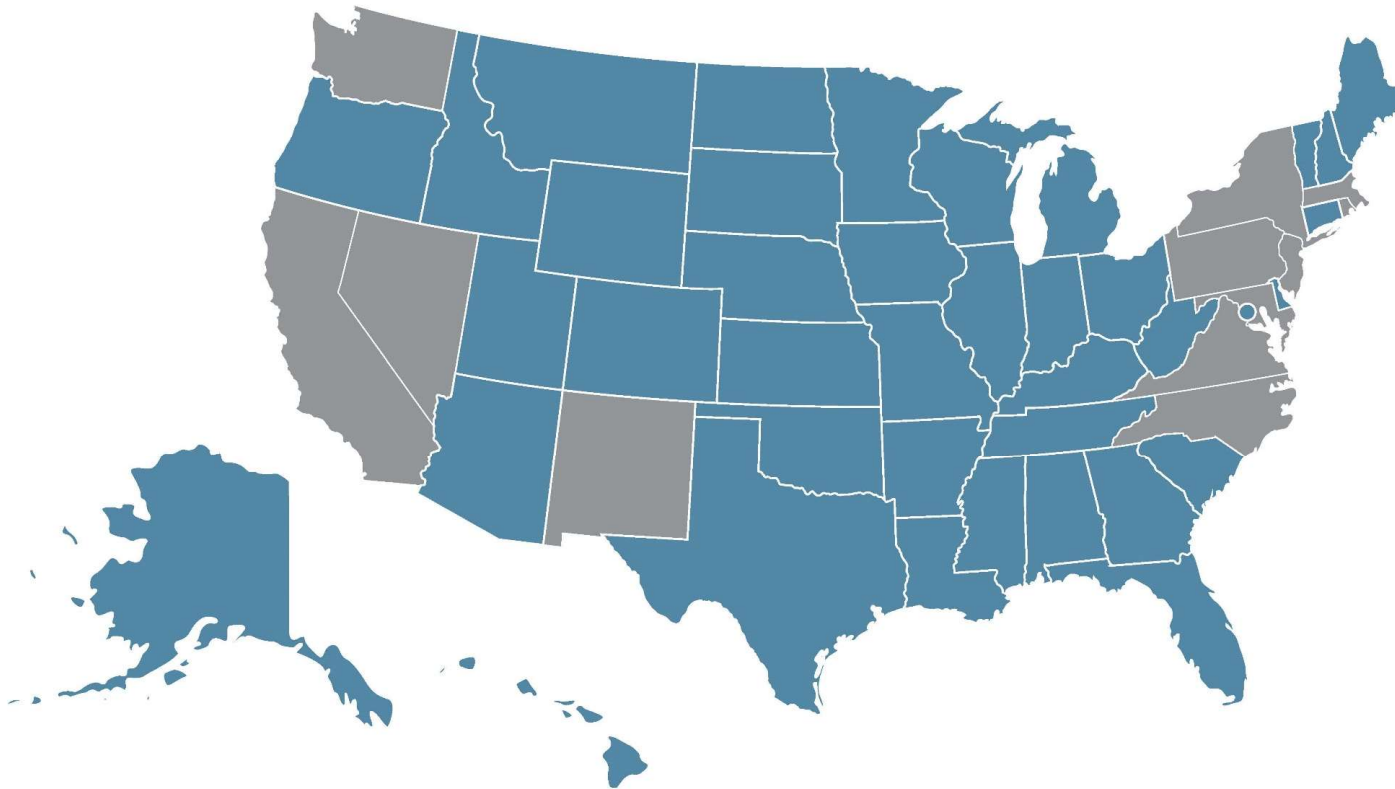
*This is not an insurance benefit



State Availability

KEY

- Available
- Not Available

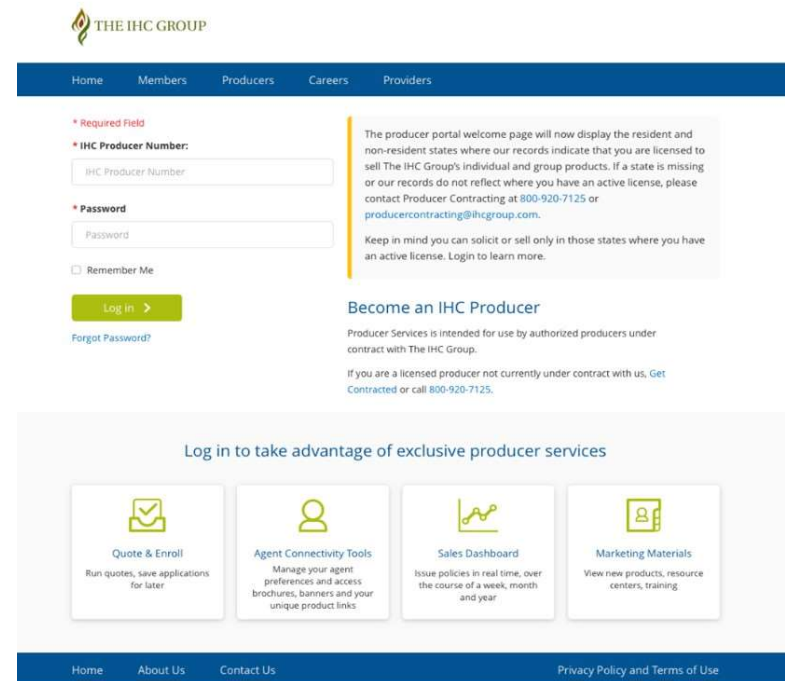


Producer Portal

Producer Portal

Accessing the Producer Portal

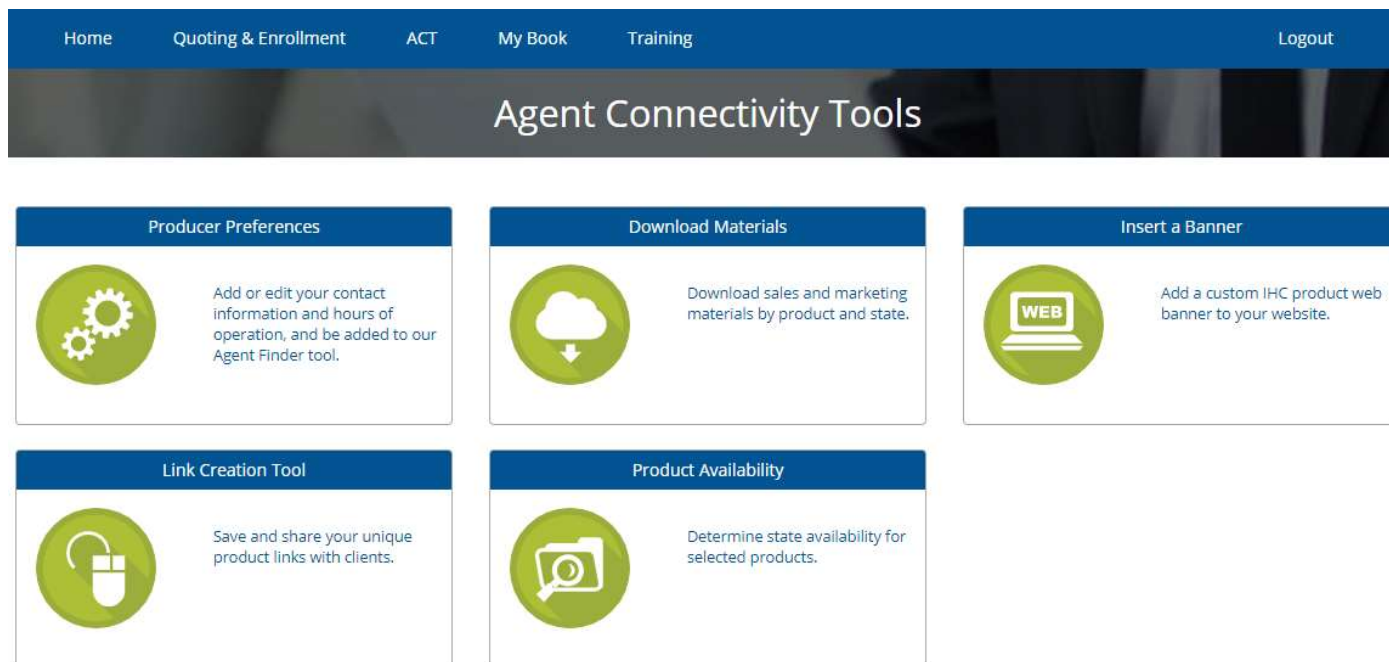
- <https://www.myihcgroup.com/>
 - Click on **Producers** at the top of the page to get to the producer portal account login
- Information found on the producer portal:
 - Quoting and Enrollment
 - Agent Connectivity Tools (ACT)
 - Sales Dashboard
 - Marketing Materials
 - Message Center
 - Contact Information
- Go directly to the portal:
<https://producers.ihcmarketplace.com/Account/Login>



The screenshot shows the IHC Group Producer Portal login page. At the top is the IHC Group logo and a navigation bar with links: Home, Members, Producers, Careers, and Providers. The main content area has a login form on the left with fields for 'IHC Producer Number' and 'Password', a 'Remember Me' checkbox, and a 'Log in' button. To the right of the form is a text box explaining that the portal welcome page will display resident and non-resident states where the user is licensed to sell IHC Group's products. Below the login form is a 'Forgot Password?' link. To the right of the login form is a section titled 'Become an IHC Producer' with a brief description of the Producer Services and a link to 'Get Contracted or call 800-920-7125'. At the bottom of the page is a footer with links: Home, About Us, Contact Us, and Privacy Policy and Terms of Use. In the center of the page, below the login form, is a section titled 'Log in to take advantage of exclusive producer services' with four icons and descriptions: 'Quote & Enroll' (Run quotes, save applications for later), 'Agent Connectivity Tools' (Manage your agent preferences and access brochures, banners and your unique product links), 'Sales Dashboard' (Issue policies in real time, over the course of a week, month and year), and 'Marketing Materials' (View new products, resource centers, training).

Producer Portal

Agent Connectivity Tools (Act)

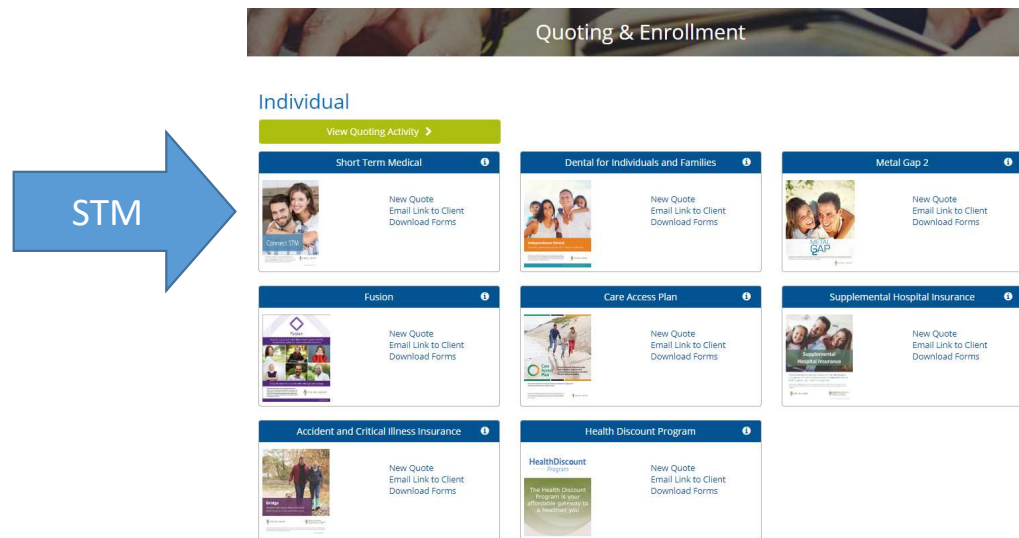


The screenshot displays the 'Agent Connectivity Tools' section of the Producer Portal. At the top is a navigation bar with links: Home, Quoting & Enrollment, ACT, My Book, Training, and Logout. Below this is a header for 'Agent Connectivity Tools'. The main area contains five tool cards, each with a green circular icon and a description:

- Producer Preferences**: Add or edit your contact information and hours of operation, and be added to our Agent Finder tool. (Icon: two interlocking gears)
- Download Materials**: Download sales and marketing materials by product and state. (Icon: a cloud with a downward arrow)
- Insert a Banner**: Add a custom IHC product web banner to your website. (Icon: a laptop with 'WEB' on the screen)
- Link Creation Tool**: Save and share your unique product links with clients. (Icon: a computer mouse with a circular arrow)
- Product Availability**: Determine state availability for selected products. (Icon: a magnifying glass over a document)

Producer Portal

Quoting and Enrollment



- The product dashboard with products available to be quoted will display first
- Clicking on New Quote within a product box links to the product specific Get a Quote page

Note: Image is used as an example and may differ from what you see

Producer Portal

Get a Quote

Applicant

Zip Code

43199

Coverage start date

10/24/2019

Sex

Male

Female

Date of Birth

01/02/1987

Tobacco Use? (past 12 months)


Yes

No

+ Add Spouse - Optional

+ Add Child - Optional

See Quotes



Connect Value

\$37.16

per month

Select

Details

Save

Email

Deductible @

\$5,000

Coinurance @

50%

Out-of-Pocket

\$10,000

Max Benefit

\$1,000,000

Pre-ex Maximum @

\$0

Coverage ends on Oct 21, 2020

Edit duration

Find a doctor

Compare

Add to your coverage with these products

+ Hospital Insurance

+ Dental

+ Health Discount Program

+ Gap Health Insurance

+ Accident and CI



Connect Value

\$45.47

per month

Select

Details

Save

Email

Deductible @

\$2,500

Coinurance @

50%

Out-of-Pocket

\$10,000

Max Benefit

\$1,000,000

Pre-ex Maximum @

\$0

Coverage ends on Oct 21, 2020

Edit duration

Find a doctor

Compare

Add to your coverage with these products

+ Hospital Insurance

+ Dental

+ Health Discount Program

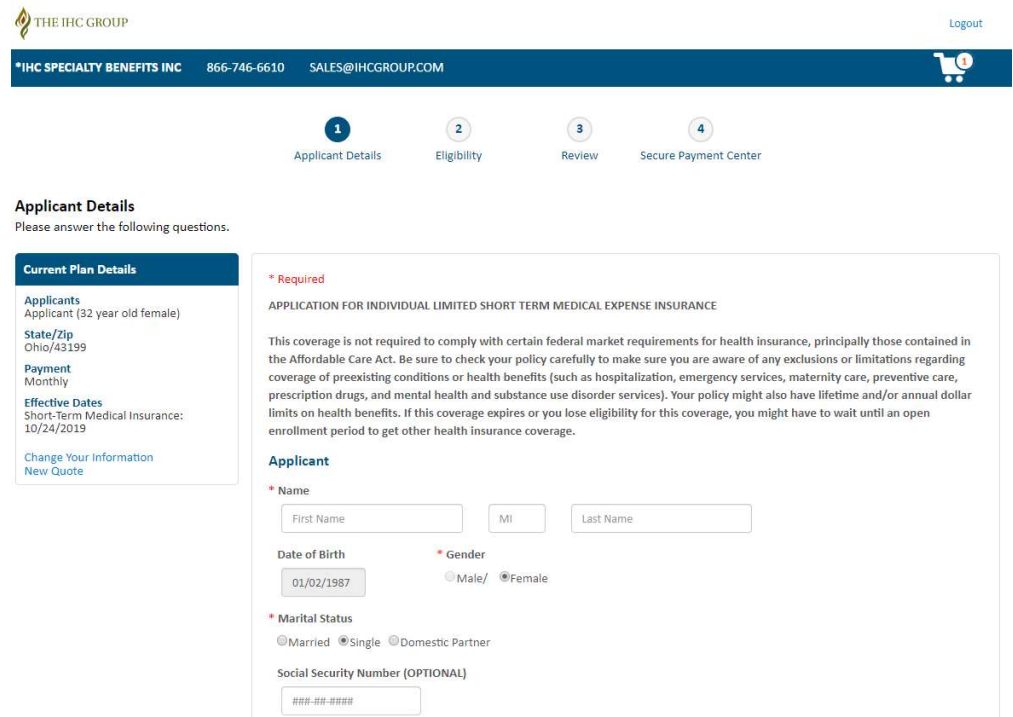
+ Gap Health Insurance

+ Accident and CI


Producer Portal

Last Step: Complete Policyholder Application

- E-signatures are acceptable
- Agents can email sales link to customers, ensuring sales credit for all sales made through that link



THE IHC GROUP Logout

IHC SPECIALTY BENEFITS INC 866-746-6610 SALES@IHCGROUP.COM 

1 Applicant Details 2 Eligibility 3 Review 4 Secure Payment Center

Applicant Details

Please answer the following questions.

Current Plan Details

Applicants
Applicant (32 year old female)

State/Zip
Ohio/43199

Payment
Monthly

Effective Dates
Short-Term Medical Insurance:
10/24/2019

[Change Your Information](#)
[New Quote](#)

*** Required**

APPLICATION FOR INDIVIDUAL LIMITED SHORT TERM MEDICAL EXPENSE INSURANCE

This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act. Be sure to check your policy carefully to make sure you are aware of any exclusions or limitations regarding coverage of preexisting conditions or health benefits (such as hospitalization, emergency services, maternity care, preventive care, prescription drugs, and mental health and substance use disorder services). Your policy might also have lifetime and/or annual dollar limits on health benefits. If this coverage expires or you lose eligibility for this coverage, you might have to wait until an open enrollment period to get other health insurance coverage.

Applicant

*** Name**

First Name MI Last Name

Date of Birth

*** Gender**

☐ Male/ ☒ Female

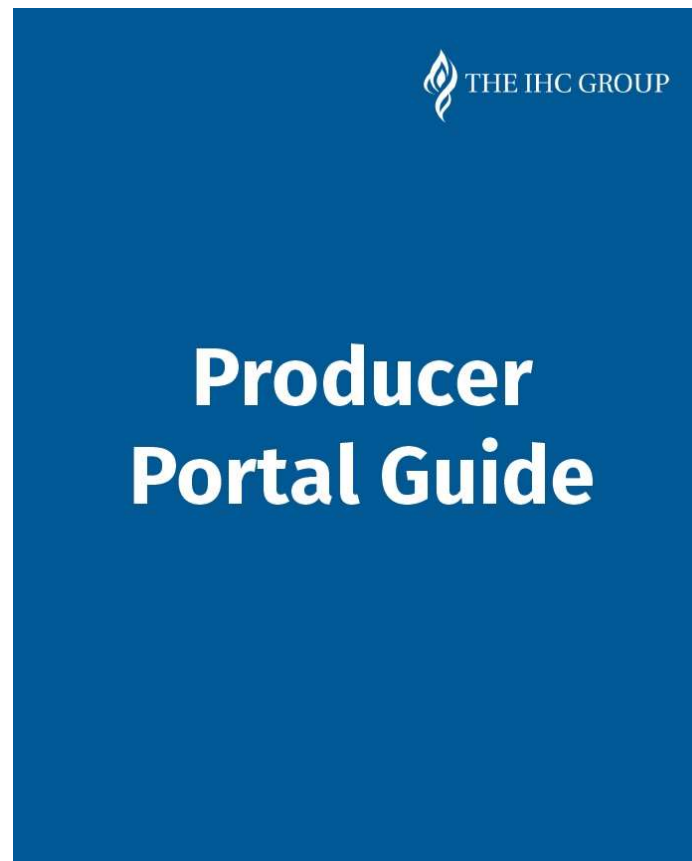
*** Marital Status**

☐ Married ☒ Single ☐ Domestic Partner

Social Security Number (OPTIONAL)

Producer Portal

For additional information, please see the Producer Portal Guide.



Administration and Customer Service

The Loomis Company

Administration

Administration and policy fulfillment is provided by Loomis

- Loomis was founded in 1955 and has been a leading TPA since 1978
- Loomis administers and provides policy fulfillment
- The MyLoomis customer portal provides easy and convenient access to claims information, accumulators, provider networks info, ID cards, forms and resources as well as chat features and phone numbers
- Loomis provides a single bill and payment for all products purchased in the same shopping cart



Welcome to The Loomis Company Member Information Center,
your complete online health plan resource!



Log in to access a wide array of information:

- View your health plan benefits and summaries
- Print a temporary ID card
- Find a network healthcare provider
- View your healthcare claims and deductible/out of pocket balances
- Access a variety of health and wellness resources
- Contact customer service online

Login

Username

Password

SUBMIT

[Forgot your username or password?](#)

Need a username and password?
[Proceed to our sign up process.](#)

Contact Information



Agents/Policyholders

- **Customer Service**
 - 866-473-6615
 - Chat feature: Available through the portal
 - Hours: Monday – Friday from 8 AM to 8 PM EST
- **Claims**
 - Fax: 610-374-6986, ATTN: IHC Claims
 - Mailing address:
The Loomis Company
P.O. Box 13668
Reading, PA 19612-3668
EDI# CB231

Terminations

- cancel@loomisco.com
- Fax: 610-374-6986, ATTN: IHC

Commissions: ihccommissions@loomisco.com

The Loomis Company

About The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

- All product documents are available online
- One claim and case number for products purchased together
 - When STM policy is about to term, customer will get an email with the writing agent copied letting them know they can reapply. If they reapply, a new ID card will be mailed to the customer
 - When a subsequent STM policy is purchased, the existing HIP policy information is captured so that when the covered person uses the new STM ID Card, the claim is processed under both the new STM policy and the existing HIP policy without the need for two claims being submitted
- Terminations must be done in writing (or email)
- The initial draft will be taken at the time of submission
- Monthly premiums will be due 3 days prior to the effective date each month
- All products have a 10 day right-to-return period
 - If a customer is not completely satisfied with coverage and have not filed a claim, they may send a written request to decline insurance coverage within 10 days of purchase and receive a refund of premium and fees

Carrier Information and Policy Form Numbers

Connect STM and Fusion STM

- Connect STM, Connect Plus: IAIC POL 0119

Independence Hospital Insurance Plus

- IAIC HIP POL 0719
- Cancer Benefit: IAIC HIP CAN 0719

Independence Dental

- IAIC IDEN POL 0414

Metal Gap 2

- AME and AD&D: IAIC ANC POL 0115
- Critical illness: IAIC ANC CIBR 0115
- Hospital/Surgical/Physician Office Visit Benefit: IAIC ANC HSPBR 0115

Bridge

- GAO-P-1207
- GAO-CI-C-1207
- GAO-ACCDI-R-1207

Independence Hospital Insurance

- IAIC HIP POL 0719

About Independence American Insurance Company

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia. Its products include short-term medical, hospital indemnity, fixed indemnity limited benefit, group and individual dental, and pet insurance.

Independence American is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

About Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

Thank You!