

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
- **Ancillary Portfolio of Products**
 - **Independence Dental** - Dental Insurance
 - **Independence Hospital Insurance Plus** - Fixed Hospital Indemnity Insurance
 - **Metal Gap 2** - Accident/Critical Illness Insurance
 - **Health Discount Program** - Bundle of non-insurance products
- Producer Portal
- Contact Information

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

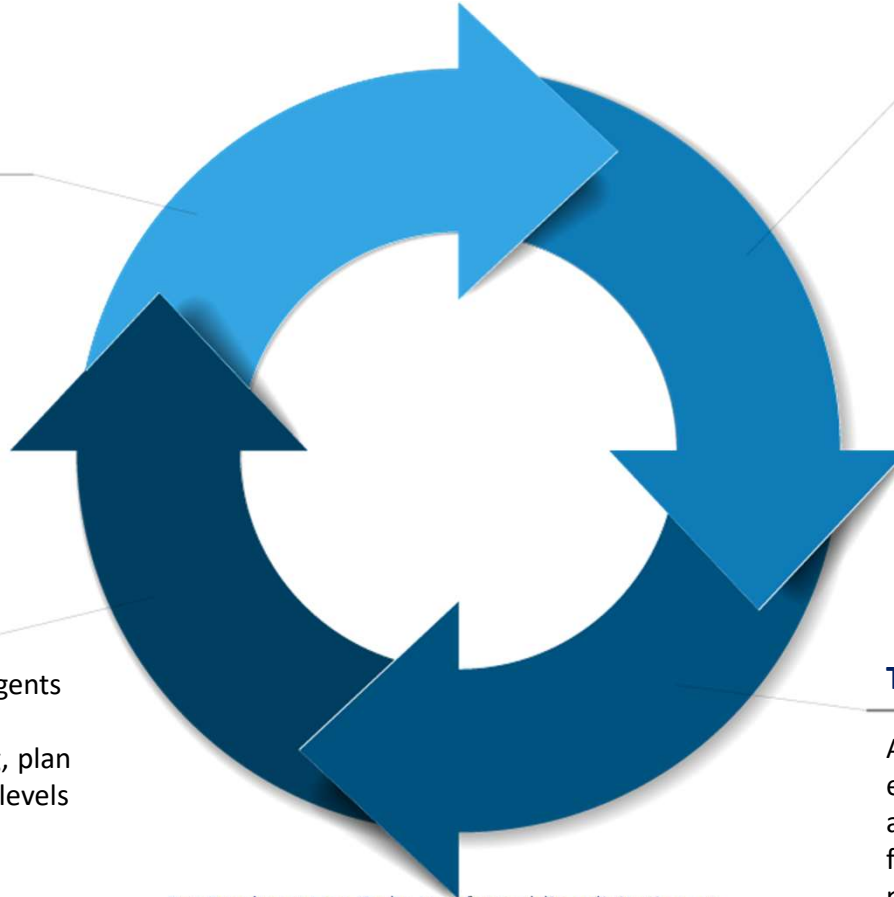
Customizable solutions for agents and their clients, including convenient product bundling, plan options at different benefits levels and price points.

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.



For Producer Use Only. Not for public solicitation or distribution.

Independence Dental

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

Product Benefits

Why Independence Dental?

- 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

Availability varies by state

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

²<https://www.cdc.gov/nchs/fastats/dental.htm>



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

Only 64% of adults aged 18-64 visited the dentist in 2017.²

DID YOU KNOW?

Indemnity Plan Design

	Independence 1000	Independence Ultra 1500	Independence 1500
Copay	\$20	\$20	None
Calendar-year deductible	\$50	\$50	\$50
Maximum Benefit (Per covered person, per calendar-year)	\$1,000	\$1,500	\$1,500
Coinsurance percentage (listed per covered person)			
Preventive Care <ul style="list-style-type: none"> Routine oral exams Cleanings Topical Fluoride Sealants Space maintenance, including the initial appliance and adjustments 	100%	100%	100%
Diagnostic Care <ul style="list-style-type: none"> Bitewing X-rays Full-mouth X-rays 	100%	100%	80% 6 month waiting period
Basic Care <ul style="list-style-type: none"> Simple extractions Fillings Emergency palliative treatment 	50% 6 month waiting period	80% 6 month waiting period	80% 6 month waiting period
Major Care <ul style="list-style-type: none"> Endodontic/Periodontic services Oral surgery Surgical extractions Dentures and maintenance Inlays, onlays and crowns Bridges 	50% 12 month waiting period	50% 12 month waiting period	50% 12 month waiting period

PPO Plan Design

	Independence PPO 1000	Independence Ultra PPO 1500	Independence PPO 1500
Copay (1 per day, per provider)	\$20	\$20	None
Calendar-year deductible	\$50	\$50	\$50
Maximum Benefit (Per covered person, per calendar-year)	\$1,000	\$1,500	\$1,500
Coinsurance percentage (listed per covered person) In-Network/Out-of-Network			
Preventive Care			
• Routine oral exams	100%/100%		100%/100%
• Cleanings	100%/100%	100%/100%	100%/100%
• Topical Fluoride	100%/100%	100%/100%	100%/100%
• Sealants	100%/100%	100%/100%	100%/100%
• Space maintenance, including the initial appliance and adjustments	100%/100%	100%/100%	80%/80%
			80%/80%
Diagnostic Care			
• Bitewing X-rays	100%/100%	100%/100%	80%/80%
• Full-mouth X-rays			6 month waiting period
Basic Care			
• Simple extractions	50%/50%	80%/80%	80%/80%
• Fillings	6 month waiting period	6 month waiting period	6 month waiting period
• Emergency palliative treatment			
Major Care			
• Endodontic/Periodontic services			50%/50%
• Oral surgery	50%/50%	50%/50%	12 month waiting period
• Surgical extractions	12 month waiting period	12 month waiting period	
• Dentures and maintenance			
• Inlays, onlays and crowns			
• Bridges			



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**
- No waiting period between hospitalizations**

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

**Subject to pre-existing condition limitation. Wellness benefit has a 3-month waiting period, which varies by state.

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?

*Not available in MI

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>

METAL GAP

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

Metal Gap 2 features:

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
- Coverage up to age 70**
- Longer initial treatment period (12 weeks)

**Not available in: CO, CT, KY, MO, ND, PA, TN*

*** Can only apply for coverage up to age 64; benefits terminate at age 70*



HealthDiscount Program

This is not an insurance product

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Careington
SOLUTIONS SIMPLIFIED®

PPT_Training_IHC_Individual_Products_1112_0721

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



Producer Portal

Producer Portal

Agent Connectivity Tools (Act)

Independence
Brokerage Group

*IHC SPECIALTY BENEFITS INC
0000000
Stop Impersonating

Quoting & Enrollment ▾ ACT ▾ My Book ▾ Product Availability Help Log Out

Agent Connectivity Tools

Producer Preferences
Add or edit your contact information and hours of operation, and be added to our Agent Finder tool.
[View Producer Preferences →](#)

Download Materials
Download sales and marketing materials by product and state.
[View Download Materials →](#)

Insert a Banner
Add a custom IHC product web banner to your website.
[View Insert a Banner →](#)

Link Creation Tool
Save and share your unique product links with clients.
[View Link Creation Tool →](#)

Product Availability
Determine state availability for selected products.
[View Product Availability →](#)

Producer Portal

Quoting and Enrollment

Quoting & Enrollment

Individual

View Quoting Activity >

Short Term Medical

New Quote
Email Link to Client
Download Forms

Dental for Individuals and Families

New Quote
Email Link to Client
Download Forms

Metal Gap 2

New Quote
Email Link to Client
Download Forms

Care Access Plan

New Quote
Email Link to Client
Download Forms

Supplemental Hospital Insurance

New Quote
Email Link to Client
Download Forms

Accident and Critical Illness Insurance

New Quote
Email Link to Client
Download Forms

Health Discount Program

New Quote
Email Link to Client
Download Forms

Vision

Download Forms

INSXCloud
On-Exchange ACA Enrollments

Get signed up
Have an account? Login

- 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: Coverage start date:

Sex: Male Female Date of Birth:

Tobacco Use? (past 12 months): Yes No

[+ Add Spouse -Optional](#)
[+ Add Child -Optional](#)

[See Quotes](#)

A Member of The IHC Group
♥

Connect Value

\$37.16

per month

Deductible @

\$5,000

Coinsurance @

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](#)

starts at \$34.49

[+ Dental](#)

starts at \$21.52

[+ Health Discount Program](#)

starts at \$19.99

[+ Gap Health Insurance](#)

starts at \$7.79

[+ Accident and CI](#)

starts at \$34.99

Save Email

A Member of The IHC Group
♥

Connect Value

\$45.47

per month

Deductible @

\$2,500

Coinsurance @

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](#)

starts at \$34.49

[+ Dental](#)

starts at \$21.52

[+ Health Discount Program](#)

starts at \$19.99

[+ Gap Health Insurance](#)

starts at \$7.79

[+ Accident and CI](#)

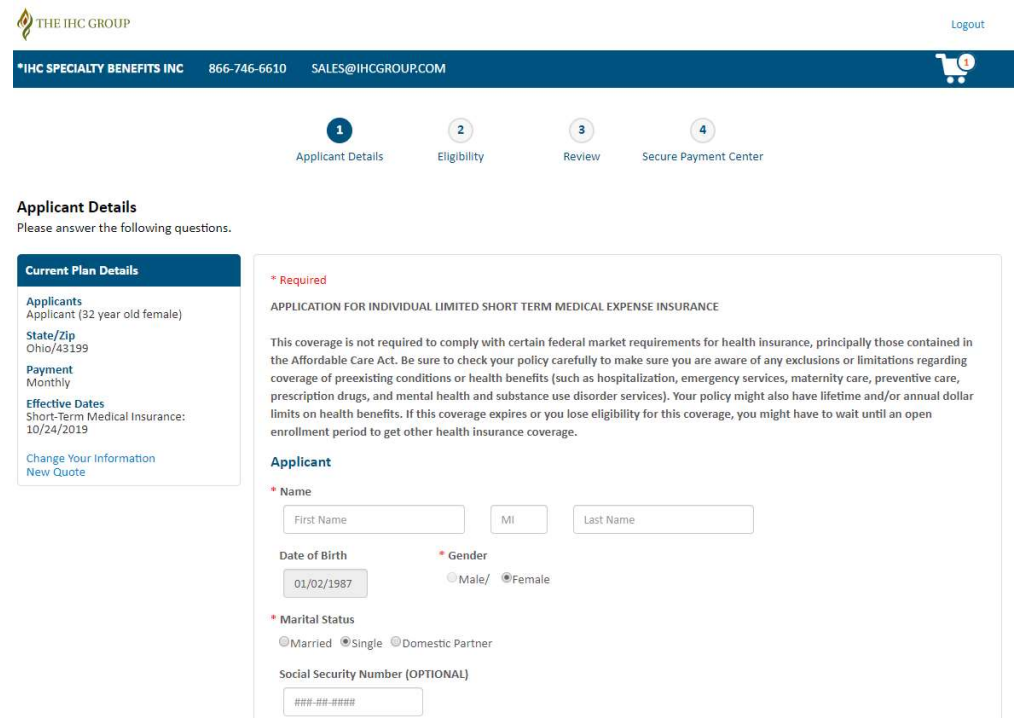
starts at \$34.99

Save Email

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

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

Logout

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)

SUMMARY

- Increase your compensation by adding ancillary products to your Short Term or Major Medical Sales
- Multiple plans including ACA written through a single application
- Time and Place
- More products. More competitive on a national basis

Contact Information

Patrick Malak – Regional Sales Executive

Phone: (614)923-6932

Email: Patrick.Malak@ihcgroup.com

Producer Support

Phone: (800)920-7125

Email: ProducerSupport@ihcgroup.com

Autumn Roberts – Regional Sales Coordinator

Direct: (877)442-4467 Ext 2

Email: Autumn.Roberts@ihcgroup.com

Be sure to also visit our website at:
independencebrokeragegroup.com

Thank You!