



Take a
look at
what we
have to
offer...

Short Term Medical with IHC Specialty Benefits



Presented by Ryan Sharrah
VP, Call Center Distribution



The IHC Group

- ▶ Niche carrier in life, health, disability and employer stop-loss
- ▶ Three carriers rated A- (Excellent) by A.M. Best
 - ▶ Madison National Life Insurance Company, Inc.
 - ▶ **Standard Security Life Insurance Company of New York**
 - ▶ Independence American Insurance Company
- ▶ Serving more than 1,000,000 customers
- ▶ Publicly traded (NYSE:IHC)



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STM in the post ACA World

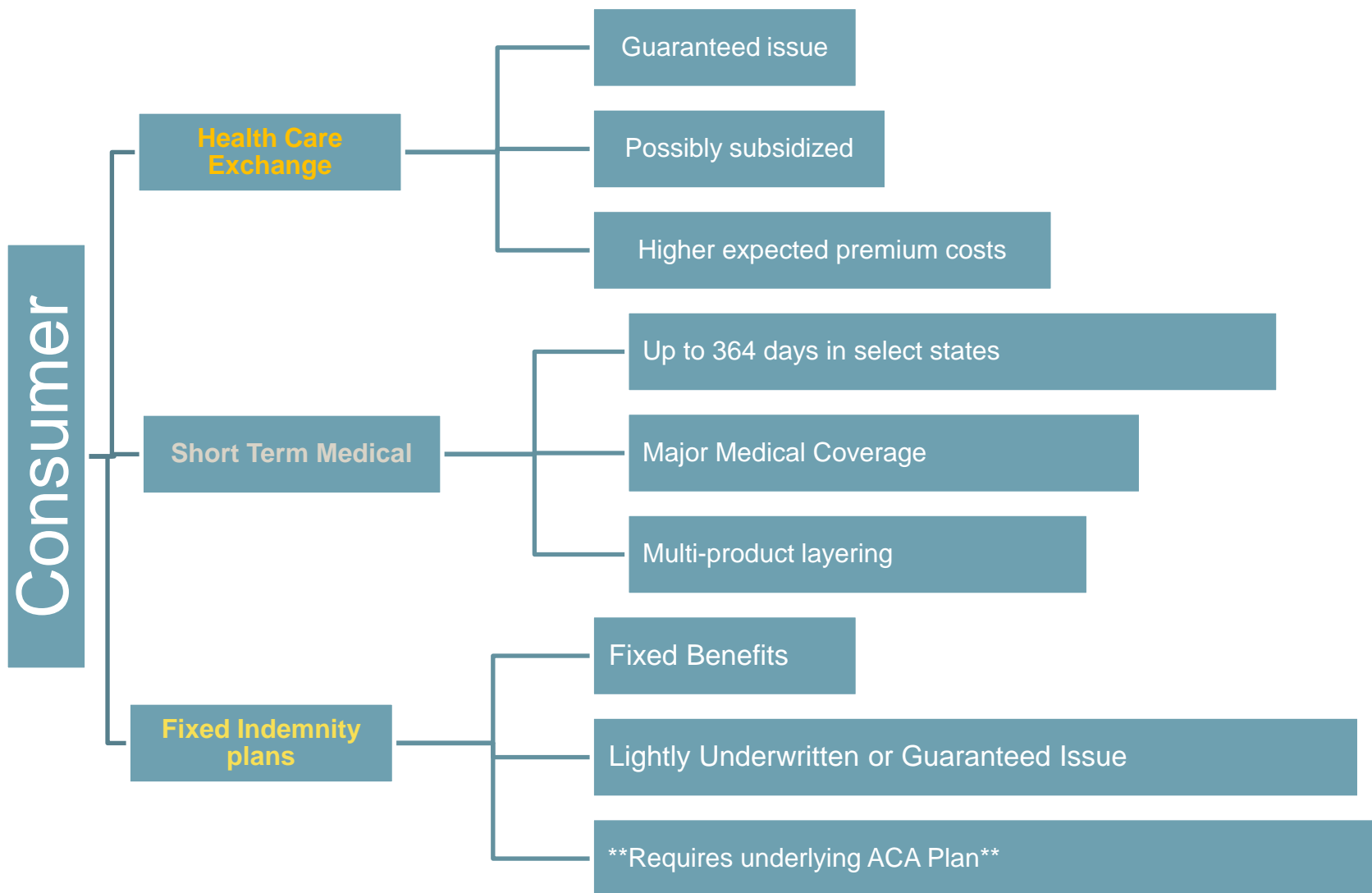
- ▶ Does your client have coverage up until their Eff Date?
- ▶ Did your client miss Open Enrollment entirely?
- ▶ Can your client afford an ACA qualified plan?

Customer direction and guidance will set the successful agents apart.

IHC can help



Consumer Options





Secure STM: Affordable 'just in case' insurance

- ▶ Next-day coverage
- ▶ Child-only coverage
- ▶ Simplified underwriting
- ▶ No waiting periods
- ▶ Freedom to choose any provider
- ▶ Access to discounts through providers in the MultiPlan PPO network



Underwritten by Standard Security Life Insurance Company of New York, a member of The IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE:IHC) and its operating subsidiaries and has been providing life, health and stop-loss insurance solutions for nearly 30 years. For more information about Independence Holding Company and The IHC Group, visit www.ihcgroup.com. Refer to a separate brochure for residents of Colorado.



IHC STM 0411



When to Implement the STM alternative?

- ▶ NOW!
- ▶ Individuals are looking for lower cost solutions

Short Term Medical Plan

Today  31 December 2015

364 Day Short Term Medical Plan

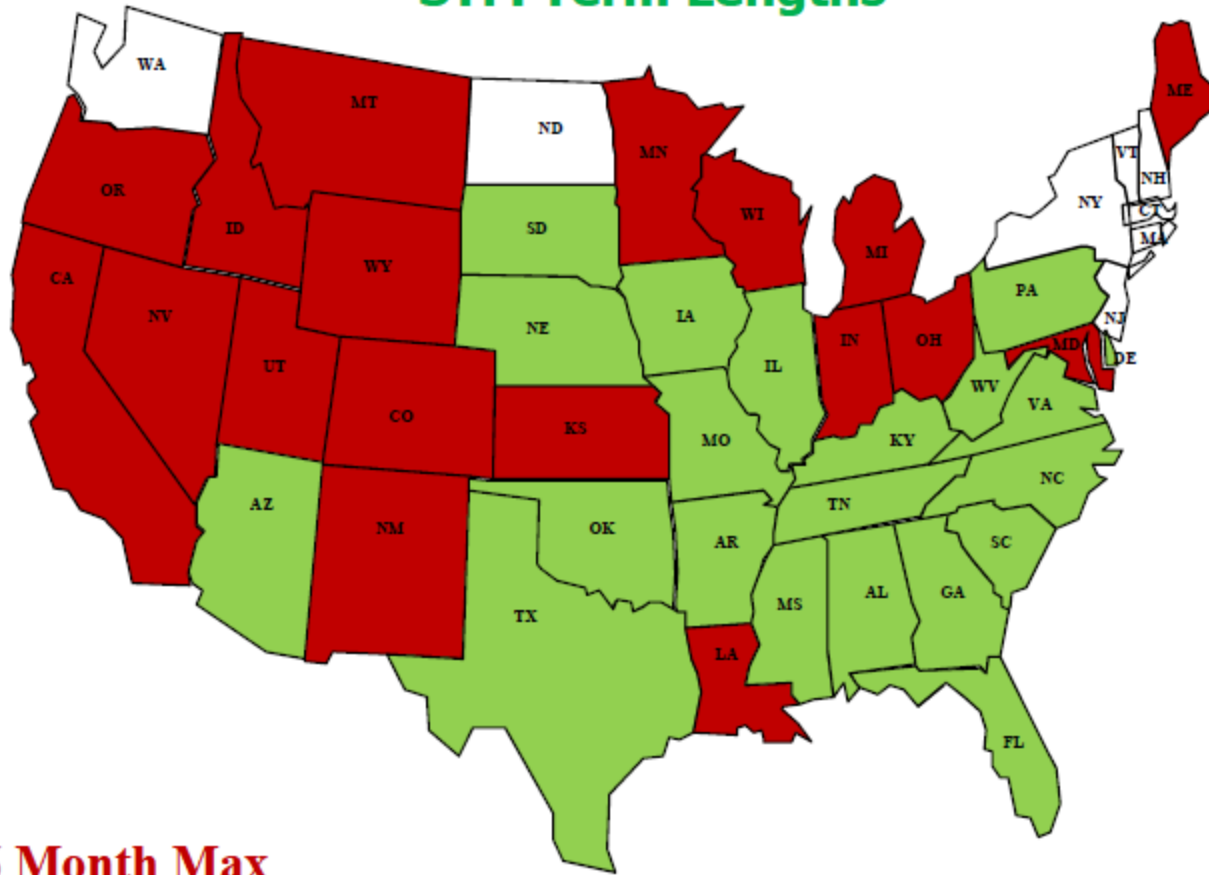
1 January 2015  **30 Dec 2015**

- **Coordinate with Open Enrollments**
- **After 2016, if Client cannot qualify for an STM plan, Exchange can provide guaranteed issue coverage.**
- **Important to note, STM plan is not “qualified” coverage**



Short Term Medical HCR Alternative

STM Term Lengths



6 Month Max

364 Day Max



Plans for every client

- ▶ **Secure STM**
 - ▶ Traditional short-term coverage with a variety of benefit options
 - ▶ Choose any provider
- ▶ **Secure Edge (light)**
 - ▶ Economical plan with additional benefit limitations and exclusions
 - ▶ Access to network discounts
- ▶ **Secure Net**
 - ▶ Best in class Short Term coverage
 - ▶ Premium savings by utilizing the First Health Network



STM in Depth

Secure

- \$50 OV Copay (Graded)
- Deductible Options of:
\$1,000 / \$2,500 / \$5,000
- 3 Coinsurance Options:
80% to \$2,000 - \$4,000
70% to \$3,000 - \$6,000
50% to \$5,000 - \$10,000

Secure Net

- \$50 OV Copay (Graded)
- Deductible Options of:
\$3,500 / \$5,000 / \$7,500
/ \$10,000
- 4 Coinsurance Options:
➤ 100%
80% to \$1,000 - \$2,000
70% to \$1,050 - \$3,000
50% to \$1,750 - \$5,000



STM in Depth

Secure Edge

- \$50 OV Copay (Graded)
- Deductible Options of:
\$500 / \$1,000 / \$2,500 /
\$5,000 / \$7,500 / \$10,000
- 2 Coinsurance Options:
80% to \$1,000 - \$4,000
50% to \$2,500 - \$10,000

Secure Light

- \$50 OV Copay (Graded)
- Deductible Options of:
\$500 / \$1,000 / \$2,500 /
\$5,000
- 2 Coinsurance Options:
80% to \$2,000 - \$4,000
50% to \$5,000 - \$10,000



Limitations to STM

Secure Edge

- \$1 Million Max
- \$250 Ambulance
- \$1,000 OP Surgery
- \$2,500 IP Surgery
- IP Hospital - \$5,000 / day
- ICU - \$6,250 / day
- OP ER - \$500 / day

Secure Light

- \$750K Max
- \$250 Ground Ambulance
- \$500 Air Ambulance
- \$1,000 OP Surgery
- \$2,500 IP Surgery
- IP Hospital - \$1,000 / day
- ICU - \$1,250 / day
- OP ER - \$500 / day



Bridging Gaps and Alleviating Deductibles



Supplement their ACA / STM plan with Metal Gap

- ▶ 3 plans to choose from:

- ▶ Plan A

\$3,500 Sup Accident benefit (\$250 deductible)

\$7,500 Critical Illness (On Primary / Spouse)

- ▶ Plan B

\$6,350 Sup Accident benefit (\$500 deductible)

\$7,500 Critical Illness (On Primary / Spouse)

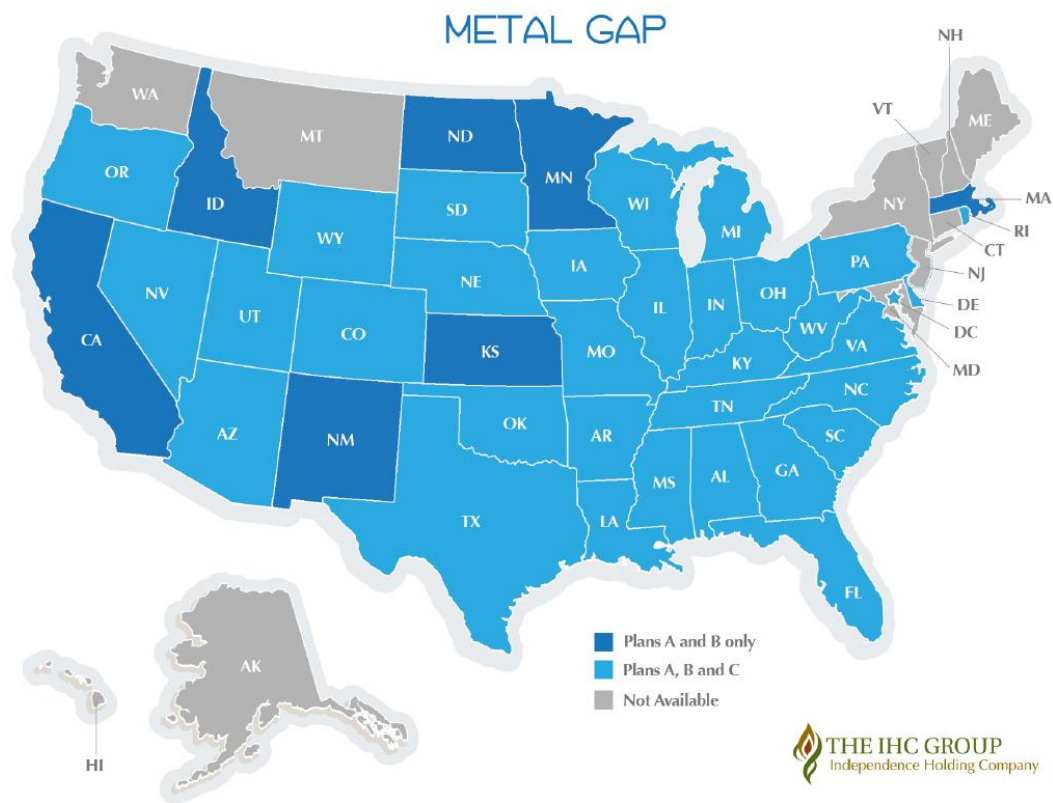


Supplement their ACA / STM plan with Metal Gap

- ▶ Plan C (Requires underlying ACA plan)
 - ▶ \$6,350 Sup Accident benefit (\$500 deductible)
 - ▶ \$7,500 Critical Illness (On Primary / Spouse)
 - ▶ \$10,000 AD&D
 - ▶ \$500 First Day Hospitalization
 - ▶ \$500 Daily Hospitalization (up to 10 days)



Metal Gap





Adding Individual Dental

▶ Apex (PPO)

\$50 C/Y Deductible - \$1000 Max

No Waiting Period on Preventative

Diagnostic and Basic covered at 80% after 6 months

Major covered at 50% after 12 months

▶ Bay (PPO)

\$50 C/Y Deductible - \$1000 Max

Preventative and Diagnostic covered at 100% - No waiting period

Basic covered at 50% after 6 months



Adding Individual Dental

► Ridge (Indemnity)

\$100 Lifetime Deductible - \$500, \$750, \$1000 Graded Benefit

No Waiting Period on Preventative (80%) or Diagnostic (60%)

Basic covered at 40% after 3 months

Major covered at 20% after 15 months



Dental Networks

- ▶ Aetna Dental Access® network:
- ▶ National coverage across all 50 states and more than 100,000 providers
- ▶ These states are currently available to quote with the Aetna Dental Access® network:

- | | | |
|-----------------------|----------------|-----------------|
| •Alabama | •Kentucky | •Nevada |
| •Arkansas | •Maryland | •Ohio |
| •Arizona | •Massachusetts | •Oklahoma |
| •Colorado | •Michigan | •Oregon |
| •District of Columbia | •Missouri | •South Carolina |
| •Delaware | •Mississippi | •South Dakota |
| •Georgia | •Montana | •Tennessee |
| •Hawaii | •North Dakota | •Wisconsin |
| •Kansas | •Nebraska | •West Virginia |



Dental Networks

- ▶ DenteMax® network:
- ▶ National coverage across all 50 states and more than 154,000 dentist access points
- ▶ These states are currently available to quote with the DenteMax® network:

- Alaska
- Idaho
- Indiana
- Maine
- New Hampshire
- New Jersey
- New York
- Pennsylvania
- Washington
- Wyoming



Additional Products

► Telemedicine

Consult with a Board-Certified Doctor for only \$15

Includes Davis Vision Discount

Access to Innovative Medical Risk Management – Advocates on your behalf in the event of large out-of-pocket expenses as well as providing case management services when diagnosed with complicated medical conditions

► Rx PayCard

4 Tier Discount program

Over 55,000 pharmacies participating



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