

2019-20 Description - IHC Individual Products

All are online Quoting & Enrollment

SHORT TERM HEALTH (3 Products with Options)

Temporary Health Insurance for up to 364 days (varies by state)

- *Issue Ages 18- 64+11mths (policy terminates when insured reaches age 65)*
- *(Child-only coverage is available 2 through 18)*
- *Underwritten – yes*
- *Pre-x Clause- yes*
- *Carrier – Independence American Insurance Co.*

Connect Value + Extended Coverage Option

Connect STM + Extended Coverage Option

Connect Plus (preexisting conditions may be waived for covered expenses up to a maximum of \$25,000)

Supplemental Hospital Insurance Plan (SHIP)

Supplemental Hospital Insurance is designed to supplement short-term medical (STM) insurance or Affordable Care Act (ACA) compliant major medical coverage. It pays fixed first-dollar benefits for a range of covered medical expenses which may result from an inpatient hospital stay. With two plans to choose from and an optional buy up package, Supplemental Hospital Insurance allows for flexibility with various benefit levels and monthly premiums to meet your client's needs

- *Issue ages – 18-64+6 mths. (policy terminates when insured reaches age 65))*
- *Guaranteed Renewable*
- *Underwritten - yes*
- *Pre-x Clause – yes*
- *Child-Only Plans - No*
- *Carrier - Independence American Co.*
- *First dollar benefits with no out-of-pocket deductible to meet*
- *No preferred provider network*
- *Bundling Options*
- *Inpatient hospital confinement coverage*
- *Surgical coverage – inpatient & Outpatient*
- ***Optional benefits***
 - *Outpatient urgent care or emergency room,*
 - *Outpatient diagnostic x-ray and lab,*
 - *Outpatient advanced studies*

More products on next page

FUSION – Hospital Indemnity Packages

Fusion allows you to pair hospital, surgical and critical illness fixed insurance benefits with a Fusion STM short term health plan that helps protect against larger expenses.

A plan a client can buy today. No open enrollment period means Fusion and Fusion STM are available to clients when they need them. Benefits begin on their first day of coverage **Benefits across the claims spectrum.** Gain access to daily benefits for each covered illness and injury, a \$15,000 critical illness benefit and a \$2 million lifetime maximum benefit in case of serious illness or injury.

Simplicity. Fusion pays defined fixed benefits regardless of what your providers charge for medical services. Insured can see whomever they like or take advantage of discounts through one of the country's largest independent PPO networks.

- Issue ages 18-64+6 mths. (policy terminates when insured reaches age 65)
- Underwritten – yes
- Pre-x Clause- yes
- Carrier – Independence American Insurance Co.

METAL GAP 2 – Gap Health Insurance

Bundled insurance benefits which include: Accident Medical Expense; Accidental Death and Dismemberment; Critical Illness

- Issue Ages 18-64+11 mths. (Policy terminates when insured reaches age 70)
- Guaranteed Issue
- Policy Limits for Critical Illness coverage if diagnosed during the first 30 days
- Carrier – Independence American Insurance Company

Bridge Accident and Critical Illness Insurance

*If a client has an accident or is diagnosed with a critical illness, the last thing they want to worry about is money. Clients have health coverage for their medical bills but other costs can pile up while they are focusing on getting well. That's where **Bridge** can help.*

Bundled insurance benefits which include: Critical Illness; Accident Medical Expense; Accident Hospital Confinement; Accident Disability Income; Accidental Death and Dismemberment.

- Issue Ages 18-64+11 mths.(policy terminates when insured reaches age 70)
- Guaranteed Issue
- Membership in Communicating for America included
- Pre-x clause- yes
- Carrier – Madison National Life Insurance Company

More Products on next page

Care Access Plans – Hospital Indemnity

Specified Hospital, Surgical, Accident and Critical Illness Insurance Indemnity Benefits.

Optional: *Health maintenance benefit bundle* - Wellness and preventive care, outpatient physician office visit or retail health clinic; urgent care or emergency room visit

Optional: *Outpatient diagnostic testing benefit bundle* - Outpatient diagnostic X-ray and lab, Outpatient advanced studies (each test covered twice per person, per year)

- *Issue Ages 18- 64+6 mths. (policy terminates when insured reaches age 65)*
- *Underwritten – yes*
- *Pre-x Clause- yes*
- *Membership in America’s Business Benefit Association (ABBA)*
- *Carrier – Independence American Insurance Company (IAIC),*

INDIVIDUAL DENTAL (Independence Dental)

Dental Insurance for individuals & their family

- *Issue ages 18 and older, including Seniors 65+*
- *PPO & Indemnity Plans*
- *Underwriting- No*
- *Carrier- Independence American*

HEALTH DISCOUNT PROGRAM

- **Wellness Discount Plan Includes:** Prescription Discounts; Telemedicine; Alternative Health & Wellness.
- **Health & Wellness Discount Plan Includes :** all of the above **Plus:** Medical Bill Negotiation Service; Expert Medical Review; Counseling Service; Durable Medical Supplies; Healthcare Assistance.

