

WE ARE THE IHC GROUP

In this age of healthcare reform, The IHC Group remains a trusted leader in niche insurance markets. **For more than 30 years, we have provided life, health, disability, dental, vision and medical stop-loss insurance solutions to groups and individuals.**

We continue to adapt and grow, responding quickly to legislation and industry trends to ensure we remain a dependable partner in your success.

Strength. Vision. Stability.

These are the tenets by which The IHC Group conducts its daily business and serves its customers every day. Each carrier in **The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc.***

Health insurance products for multiple client needs, circumstances

More than ever, small businesses and consumers are looking for solutions that put affordable healthcare within reach. **Our broad product portfolio serves as a one-stop shop for producers, allowing them to streamline their sales process and serve a multitude of client needs.** The IHC Group offers a balanced mix of insurance products:

Our Products

Individual

- Short-term medical
- Ancillary gap coverage
- Life
- Dental
- Vision
- Critical illness
- Occupational accident
- Life, disability and health for expatriates

Other

- Pet insurance

Group

- Self-funded medical excess (or “stop-loss”)
- Fixed indemnity
- Limited benefit
- Dental
- Vision
- Life
- Critical illness
- Disability
- Gap plans

Connect with us

IHC Specialty Benefits, a member of The IHC Group, markets to producers and consumers as Health eDeals. The website www.healthedeals.com provides quick quotes for short-term health insurance, dental and other supplemental products; tools such as the Health Care Reform Calculator; and articles about Obamacare, health insurance coverage, wellness and more. Health eDeals is present on the following social media platforms:



LinkedIn

Producer-focused content including sales tips, industry and Obamacare updates, product information from The IHC Group and more.



Facebook and Twitter

Consumer-focused content including health insurance news, buying tips, information on plan types, health and wellness tips and more.

The IHC Group companies

Standard Security Life Insurance Company of New York*

Standard Security Life Insurance Company of New York (Standard Security) was founded in 1958, is domiciled in the State of New York and is headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical stop-loss, disability benefit law (DBL), short-term medical, group major medical, individual and group dental and vision, individual accident and health insurance, group term life, specialty programs designed for volunteer emergency service personnel including group life insurance and service awards programs.

Madison National Life Insurance Company, Inc.*

Madison National Life Insurance Company, Inc. (Madison National Life), domiciled in Wisconsin is 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 health insurance, group life and disability income, employer stop-loss, specialized individual life and annuity products.

Independence American Insurance Company*

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

Aspira A Más*

Aspira A Más is a sales and marketing division of Independence Holding Company (NYSE:IHC) that is dedicated to serving the Hispanic community. Aspira A Más is a part of The IHC Group, whose carriers are rated A- (Excellent) by the AM Best Company, Inc. and which provide insurance products to more than 1 million customers. Aspira A Más offers qualified producer candidates with performance-based enthusiasm and commitment the professional support they need to be in business for themselves. Learn more about the Aspira A Más opportunity by visiting www.AspiraAMas.com, and come join us!

About The IHC Group*

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations. For more information about The IHC Group, visit www.ihcgroup.com.

**Each IHC Group insurance carrier 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.)*

IHC Risk Solutions

IHC Risk Solutions is a full-service direct writer of medical stop-loss insurance for self-insured employer groups starting at 25 lives and ranging up to the largest groups. One of the largest medical stop-loss writers in the United States, IHC Risk Solutions has offices nationwide.

Ebix Health Administration Exchange, Inc.

Ebix Health Administration Exchange is a full service administrative services company that operates in 50 jurisdictions in the individual and employer markets, and provides state of the art and highly efficient open health insurance exchanges through its affiliation with Ebix Incorporated, and, through an affiliate, is the provider of pet insurance solutions that provide pet parents, specialty pet hospitals and universities and general veterinary practices with the only open exchange in the country for all interested constituencies.

IHC Specialty Benefits

IHC Specialty Benefits, doing business as Health eDeals Insurance Solutions is a full-service marketing and distribution company that focuses on small employer, individual and consumer products. Health eDeals markets products through general agents online, telebrokerage, advisor centers, privatelabel, and directly to consumers on www.healthdeals.com.

IHC Carrier Solutions, Inc.

IHC Carrier Solutions is a program management, actuarial and regulatory compliance firm providing product and business development, valuation services and business block evaluation for IHC's fully insured health segment.

IHC Financial Group

IHC Financial Group is a wholly owned subsidiary of Madison National Life that recruits producers to sell life and annuity products to employees of federal and state governments.

Innovative Medical Risk Management

The Innovative Medical Risk Management (IMRM) staff of highly trained nurses provides high-quality medical management services, which include utilization management, case management and disease management programs. Clinical best practices and financial expertise are the keystones of all IMRM programs. With financial, insurance and managed care backgrounds, the IMRM team assures optimal oversight and service for complex business and clinical challenges.

IPA Family, LLC

IPA Family, LLC (IPA) is a national marketing organization and established consumer direct sales agency with approximately 250 producers that distributes family and individual major medical insurance plans and ancillary products (including short-term medical, vision, dental, supplemental products (including fixed indemnity limited benefit, critical illness, and hospital indemnity) and small group stop-loss) for The IHC Group, an organization of insurance carriers and marketing and administrative affiliates and the majority owner of IPA. In addition, it has begun to write major medical through well-known national insurance companies. IPA's trained professional sales associates provide information and a product portfolio that can meet the needs of many small business owners and self-employed individuals and families. Headquartered in Tampa, FL., IPA is accredited and has an excellent reputation with the Better Business Bureau (bbb.org).

IPA Direct, LLC

IPA Direct, LLC is a consumer direct sales call center that sells IHC's ancillary health and life products and major medical products of national insurance companies.

American Independence Corp.

American Independence Corp. (NASDAQ:AMIC) is an insurance holding company specializing in health insurance solutions. AMIC is comprised of an insurance company, a managing general underwriter, a career agency, a specialty benefits marketing and management company and an online direct-to-consumer company.

Health eDeals

Health eDeals Insurance Solutions, a division of IHC Specialty Benefits, is a full-service marketing and distribution organization focusing on the best in small employer and consumer insurance products and services. It is a direct-to-consumer website where consumers are able to purchase multiple products in one sales platform.

