



Telemedicine

The IHC Group's Telemedicine helps manage healthcare costs with three great benefits. The cost for Telemedicine is just \$12.95 for single benefits or \$14.95 for families.



TELADOC



Talk to a doctor anytime! Only \$15 per consultation. Teladoc connects you 24/7/365 to a national network of board-certified doctors who average 15 years' experience. Within minutes, a doctor will call you back ready to listen and resolve your issue. If medically necessary, a prescription will be sent to your pharmacy of choice. It's healthcare in the palm of your hand. For more information, visit www.teladoc.com.



A Starkey Hearing Technologies Program



Did you know that hearing loss is the third most common physical condition after arthritis and heart disease? American Hearing Benefits (AHB) will help you and your family members take care of your hearing with access to free hearing consultations and significant discounts on hearing aids. Our Hearing Care Advisors guide you through the process and will connect you with a hearing professional in your area to take full advantage of this valuable benefit. For more information or to contact AHB: www.americanhearingbenefits.com/partners/IHC.

athos



Studies show about 10% of medical bills have errors. If something seems off about your medical bill, an Athos expert will double check it for you! Our advocates will answer your medical billing questions, find and fix errors on your medical bills, and negotiate a fair price for large expenses. Once you're signed up, there is no additional cost to use Athos. You'll be able to securely submit a bill for review, and/or schedule a time to talk to an advocate at <https://my.athoshealth.com>.

Telemedicine is NOT insurance. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. This is 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.

Administrative services for this product are provided by licensed third party administrators (TPA). The TPAs are not members of The IHC Group.

About The IHC Group

Independence Holding Company (NYSE: IHC) is a holding company that is principally 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 since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.

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