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 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:

### Individual Products
- Short-term medical
- Ancillary gap coverage
- Dental
- Vision
- Critical illness
- Life, disability and health
- Hospital indemnity

### Group Products
- Self-funded medical excess (or “stop-loss”)
- Dental
- Vision
- Life
- Critical illness
- Ancillary gap coverage

### Other Products
- Pet insurance

**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](http://www.healthedeals.com) provides quick quotes for short-term health insurance, dental and other supplemental products; tools such as the Healthcare 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.

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The IHC Group Companies

Standard Security Life Insurance Company of New York*
Standard Security Life was founded in 1958, and is domiciled in the State of New York and 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. Standard Security Life is rated A- (Excellent) by 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. (An A++ rating from A.M. Best is its highest rating).

Madison National Life Insurance Company, Inc.*
Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and 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 group life and disability income and specialty health insurance. It 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).

Independence American Insurance Company*
Independence American Insurance Company is domiciled in Delaware and licensed to write property and 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. Independence American 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).

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 with a focus on health insurance education as well as providing affordable insurance products. Products are marketed through general agents, online and advisors. Aspira A Más is a part of The IHC Group, whose carriers are rated A- (Excellent) by the AM Best Company, Inc. Learn more about the Aspira A Más opportunity by visiting www.AspiraMAs.com, and come join us!

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 disability, specialty and supplemental health, pet, and life insurance through its subsidiaries since 1980. The IHC Group (including through its 92% ownership of American Independence Corp. (NASDAQ: AMIC)) owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), a majority of Ebix Health Administration Exchange, Inc., a fully insured third party administrator, and IHC Specialty Benefits, Inc., which is 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.

*IHC and "The IHC Group" are the brand names for plans, products and services provided by one or more of the subsidiaries and affiliate member companies of The IHC Group ("IHC Entities"). Plans, products and services are solely and only provided by one or more IHC Entities specified on the plan, product or service contract, not The IHC Group. Not all plans, products and services are available in each state.

*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.)

Ebix Health Administration Exchange, Inc.
Ebix Health Administration Exchange, Inc. doing business as Ebix Health Administration (“Ebix HAE”) is an administrative services company that operates in 50 jurisdictions in both the individual and employer markets. Through certain administrative agreements with insurance carriers and its affiliation with Ebix Incorporated, Ebix HAE offers state-of-the-art and highly efficient open health insurance exchanges. Ebix HAE also provides pet insurance solutions that furnish pet owners, specialty pet hospitals, universities and general veterinary practices with the only open exchange in the country.

IHC Specialty Benefits
IHC Specialty Benefits, Inc., 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 via general agents online, telebrokerage, advisor centers, private label and directly to consumers. For more information about Health eDeals visit http://www.HealtheDeals.com.

IHC Carrier Solutions, Inc.
IHC Carrier Solutions, doing business as Carrier Solutions Insurance Services, 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 is a national marketing organization and established consumer direct sales agency with several hundred agents 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 is a telesales marketing company consisting of licensed health insurance agents responsible for assisting consumers with the online purchasing process of IPA Family products.

American Independence Corp.
American Independence Corp. (AMIC) is a holding company principally engaged in health insurance and reinsurance. It provides specialized health coverage and related services to commercial customers and individuals. Through Independence American Insurance Company and its other subsidiaries, it offers non-subscriber occupational accident, pet insurance, short-term medical, vision, dental and various supplemental products. Through its subsidiaries IHC Specialty Benefits, Inc. (including through www.healthdeals.com and www.aspiraamas.com), IPA Direct, LLC and IPA Family, LLC, AMIC markets products underwritten by its affiliated companies and various products (including ACA plans and medical stop-loss) on behalf of unaffiliated carriers.