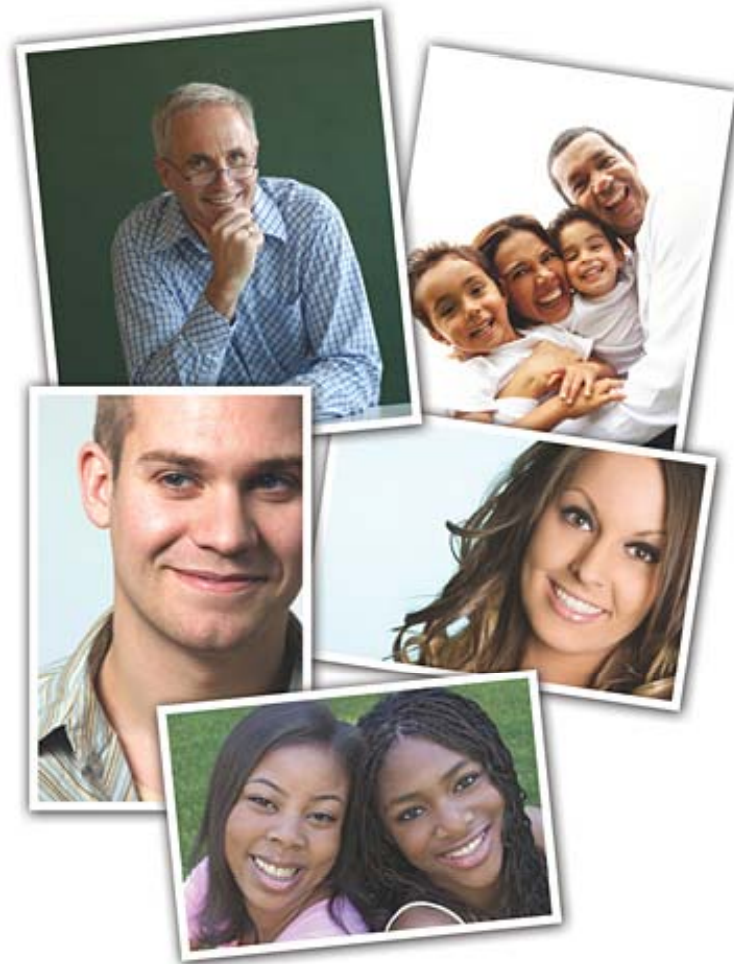


Get to know the Premier Plan



Insured by Standard Security Life
Rated A- Excellent by A.M. Best



IHC Health *Solutions*
Independence Holding Group

Company Overview



For agent use only. Not for public distribution or solicitation.

Offer your clients the coverage they need.

- Variety of plans
- Affordable, flexible options
- Prescription drug choices
- All plans feature TelaDoc
- \$1 million calendar-year and \$5 million lifetime maximums
- More than 60 PPO networks, including:
 - GreatWest Healthcare, now part of CIGNA
 - Multiplan
 - FirstHealth



Premier Plan

A smart health plan designed to keep premiums low without exposing clients to high deductibles

- \$40 office visit copay
 - *Remove the copay for even greater savings*
- \$500 or \$1,000 daily deductible
 - *100% coinsurance after the daily deductible is met!*
- \$4,000 or \$8,000 out-of-pocket max.

Take a look at how the Premier Plan works:

Example (In-Network)	Cost of Service	What You Pay* (Premier Plan)	What You Pay** (Traditional PPO Plan)
Day one Physician office visit			
Day two X-ray taken			
Two weeks later: Blood work, ultrasound and CT scan all on the same day			
One month later: Outpatient gallbladder removal			
Later that year: Accident resulting in a four-day hospital stay			
TOTAL COST			

*Based on \$500 daily in-network deductible, \$4,000 calendar-year out-of-pocket and \$40 physician office visit charge copay.
Cost of services is after PPO network discount.

**Based on \$2,500 calendar-year deductible, 80 percent coinsurance, \$4,000 calendar-year out-of-pocket maximum.
Cost of services is after PPO network discount.

Offer your client an affordable prescription drug option.

Option 1

Discount drug program

Option 3

Generic: \$30 copay
Brand and specialty drugs available with **discount card**

Option 4

Generic: \$30 copay
Brand and specialty drugs **subject to the deductible and coinsurance**

Option 5

Generic: \$30 copay
\$500 Brand Rx ded.
Formulary: \$50
Non-formulary: \$75
Specialty: \$100

Option 6

Generic: \$30 copay
\$1,000 Brand Rx ded.
Formulary: \$50
Non-formulary: \$75
Specialty: \$100



Preventive care is included with every Personal Health Plan.

- 100% coverage, not subject to deductible & coinsurance:
 - Routine cervical cytological screening (Pap)
 - Mammography
- Subject to deductible & coinsurance:
 - Prostate and colorectal cancer screening
 - Child-wellness screening

Improve access to preventive care with an optional wellness benefit.

- 100% benefit up to \$250 or \$500
 - Per insured per calendar year at in-network providers
 - No waiting period!
- Includes:
 - Routine physical exams and diagnostic testing
 - Well-child screening
 - Prostate cancer screening
 - Colorectal cancer screening
 - Flu shots



TelaDoc is a convenient
and economical way to
receive routine medical care.

TelaDoc is not available in Oklahoma.



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Personal Health Plans cover more than just the basics

- Optum[®] 24-Hour NurseLine
- Access to chiropractors and alternative medicine providers
- Personal Wellness Profile
- MyHealthCompass.com[®]

Extend coverage with optional benefits.

- Secure DentalOne
- EyeMed Vision Care
- Life insurance
- Supplemental accident
- 24-hour occupational coverage
- 18-month rate guarantee



Run a Quote

- Log in to www.IHCsales.com with your agent number and password
- Click *PHP Online* to launch the online quote and enrollment tool

The screenshot shows the 'Underwriting Case Status Reports' page for HPA, INC (2579169). The page has a green header with 'Home', 'About Us', and 'Contact Us' links. A left sidebar contains navigation options: 'My Sales Tools', 'Network Advantage', 'Manage My Account', 'Online Quoting and Enrollment', 'PHP Online' (highlighted), 'Commission Statement', and 'Business Center'. The main content area is titled 'Underwriting Case Status Reports' and includes a 'Report Menu' with three radio button options: 'All Pending Cases (Graph. Summary)' (selected), 'All Pending Cases (List)', and 'Cases Issued Within Last 7 Days'. Below the menu are several input fields: 'Line of Business', 'Case Number', 'Case Status', 'Effective Date', 'Date Received at IAC', and 'Cases With Activity Since (enter the date)'. There are 'Display' and 'Reset' buttons at the bottom left. On the right side, there are two date range selectors: 'Select LOB' and 'Select Case Status' (with a 'Status Details' link), each followed by 'From:' and 'To:' date input fields with '(mm/dd/yyyy)' format indicators.



We are here to help!

**Contact IHC Health Solutions
(800) 446-1223**

*Press option 1 for Sales, then
Option 1 or 2 to speak with a representative.*



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