



Voluntary Insurance Protection

Part of the ^{METAL}**GAP** series

Underwritten by Independence American Insurance Company, (IAIC), a member of The IHC Group. For more information about IAIC and The IHC Group, visit www.ihcgroup.com. This product is not considered to be Minimum Essential Coverage as defined by the Patient Protection and Affordable Care Act (ACA). The Metal Gap 2 plan series is administered by The Loomis Company.





Your major medical plan could leave you responsible for deductible and coinsurance expenses in the case of a serious accident or illness. Metal Gap 2 offers options to complement your health plan in the event of a covered illness or accident.

Metal Gap 2 includes accident and critical illness insurance benefits to allow you to focus on your number one priority: getting better.

Metal Gap 2 provides benefits for covered accidents up to the selected maximum amount, or the actual expense you incur, whichever is less. Critical illness benefits provide a lump-sum payment that is sent directly to you or if assigned, to your providers and can be used for anything you choose, including:

- Out-of-pocket expenses
- Living expenses
- Lost wages

Critical illnesses and serious accidents are never expected. Metal Gap 2 provides you with additional coverage you need while recovering, and your acceptance is guaranteed!

Voluntary Insurance Protection Plans

Insurance Benefits	VIP1	VIP2	VIP3	VIP4	VIP5
Accident Medical Expense	\$5,000	\$10,000	\$15,000	\$5,000	\$7,500
Accidental Death and Dismemberment	\$5,000	\$10,000	\$15,000	\$5,000	\$7,500
Critical Illness	\$5,000	\$10,000	\$15,000	\$5,000	\$7,500
Accident Disability Income	\$1,000 per month	\$3,000 per month	\$5,000 per month	\$1,000 per month	\$2,000 per month
First-Day Hospital Confinement				\$1,000	\$1,000
Daily Hospital Confinement 1-10 Days <i>(in addition to the First-Day benefit)</i>				\$1,000	\$1,000
Inpatient Surgery					\$1,000
Outpatient Surgery					\$500
Outpatient Physician Office Visit				\$50	\$100

The amount of benefits provided depends on the plan selected and the premium will vary with the amount of benefits selected.

Accident Medical Expense: Benefits are payable for medical expenses incurred as the result of each covered accident up to the select maximum benefit amount, or the actual expense you incur, whichever is less.

Accidental Death and Dismemberment: The benefit is paid when an accident results in death or a covered loss or dismemberment. The amount paid will vary based on the nature of the loss. This benefit is available once during the coverage period.

Critical Illness: Covered critical illnesses include life-threatening cancer; heart attack; kidney failure; stroke; coma; coronary artery bypass; loss of sight, speech or hearing; major organ transplant; paralysis and severe burn. (Covered illnesses may vary by state.) The percentage of the benefit paid varies based on the illness diagnosed. In addition to the standard plan benefit, a critical illness benefit of \$2,500 is available for each covered dependent child.

Accident Disability Income: The monthly benefit is available when a covered accident results in total disability. Benefits are payable for up to 12 months, after a 90-day waiting period.

First-day Hospital Confinement: The first-day hospital admission benefit is available when admitted as an inpatient due to a covered accident or sickness.

Hospital Confinement: The daily hospital confinement benefit is paid for up to 10 days of a covered inpatient hospital stay. The first-day confinement benefit is available once per calendar year, and the daily confinement benefit is available for up to 10 days per calendar year.

Inpatient and Outpatient Surgical: The benefit is paid for a covered inpatient or outpatient surgical procedure to repair damage, control a disease or certify a diagnosis. One inpatient and one outpatient benefit are available per calendar year.

Outpatient Physician Office Visit: Available two times per calendar year, the outpatient physician office visit benefit is paid when the consultation is for an accident or sickness.

Eligibility

Voluntary Insurance Protection is available to the primary applicant up to age 64, his or her spouse age 18 to 64 and dependent children under the age of 26. Child-only plans are not available. All benefits terminate when the covered person has attained age 70.

Exclusions and Limitations

The following services are NOT covered by the Voluntary Insurance Protection plans. This is only a brief list of exclusions. For a complete list of all policy provisions, including limitations and exclusions refer to the policy.

Treatment which is: not medically necessary; not prescribed by a physician; received without charge; received from any family member; not rendered in accordance with generally accepted standards of medical practice; or not specifically listed in the Policy as a covered charge or covered loss.

Injury received as a result of: suicide or attempted suicide; declared or undeclared war; voluntary participation in a riot or insurrection; engaging in an illegal act; traveling or flying by air, except as a fare-paying passenger; participating in a rodeo; participating in or practicing for any collegiate or professional sports; flying in an ultra-light aircraft, hang gliding, parachuting or bungee-cord jumping, or by flight in a space craft; as well as work-related injury covered under workers' compensation or incurred while on active duty in the armed forces; or injury incurred while intoxicated or under the influence of alcohol.

Expenses incurred outside the United States, unless such expenses are incurred while traveling less than 90 days.

Critical Illness Insurance: Refer to the Critical Illness Indemnity Benefit Rider for complete details on each covered critical illness. In the event that a critical illness is diagnosed during the first 30 days after the Covered Person's Effective Date of Coverage, the benefit will be limited to the lesser of \$500 or 10 percent of the total amount that would have been paid had the condition been diagnosed after 30 days of the effective date of coverage. Only those conditions listed in the Benefit Rider will be covered.

Accident Disability Income Insurance: The benefit is payable when the covered person was employed full-time when the accident that resulted in total disability took place. Total disability must be certified by a doctor and means that the covered person cannot engage in any employment or occupation for which he or she is qualified by reason of education, training, or experience, and is not engaged in any occupation for wage or profit.

Hospital Confinement, Inpatient and Outpatient Surgery and Physician Office Visit: In addition to the exclusions and limitations above, the following treatment or services are NOT covered by the Hospital Confinement, Inpatient or Outpatient Surgical and Physician Office Visit benefits:

Benefits will not be payable for: a weekend confinement unless medically necessary; cosmetic or plastic surgery; treatment, services or supplies for breast augmentation or removal of breast implants; surgery to correct refractive errors; fertility or sterility; impregnation techniques; abortion; sexual reassignments or sexual dysfunctions; obesity or weight reduction; temporomandibular joint (TMJ) dysfunction; pregnancy; outpatient minor surgical procedures performed in a physician's office or clinic; or a pre-existing condition. A pre-existing condition is defined as a sickness, disease or injury for which medical advice, diagnosis, care or treatment was recommended or received from a physician, or symptoms that would have caused an ordinarily prudent person to seek care, during the 12 months immediately preceding the covered person's effective date.

These products are 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. The termination or loss of this policy does not entitle you to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period. These products may include a pre-existing condition exclusion provision.

Not all plans or combinations of benefits are available in all states.

This brochure provides a very brief description of the important features of Voluntary Insurance Protection. This brochure is not the insurance Policy, and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both the policyholder and the insurance company. It is, therefore, important that you READ THE POLICY CAREFULLY. For complete details, refer to the Accident Medical Expense and Accidental Death and Dismemberment Insurance Policy (IAIC ANC POL 0115), the Accident Disability Income Benefit Rider (IAIC ANC ADIBR 0115), the Critical Illness Indemnity Benefit Rider (IAIC ANC CIBR 0115) and the Hospital/Surgical/Physician Office Visit Benefit Rider (IAIC ANC HSPBR 0115).

About 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, 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).

About The Loomis Company

The Loomis Company (Loomis), founded in 1955, has been a leading Third Party Administrator (TPA) since 1978. Loomis has strategically invested in industry leading ERP platforms, and partnered with well-respected companies to enhance and grow product offerings. Loomis supports a wide spectrum of clients from self-funded municipalities, school districts and employer groups, to large fully insured health plans who operate on and off state and federal marketplaces. Through innovation and a progressive business model, Loomis is able to fully support and interface with its clients and carriers to drive maximum efficiencies required in the ever evolving healthcare environment.

About The IHC Group

Independence Holding Company (NYSE: IHC), formed in 1980, 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 (Independence Holding Company and its subsidiaries collectively referred to as “The IHC Group”). The IHC Group includes 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 full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, call centers, advisors, private label arrangements, independent agents, and through the following brands: www.HealtheDeals.com; Health eDeals Advisors; Aspira A Mas; www.PetPartners.com; and www.PetPlace.com.

