

Short-Term Medical Connect Suite – Benefit Comparison
Underwritten by Independence American Insurance Company (IAIC)

Plan Designs	Connect Value	Connect STM	Connect Plus
Office visit copay (one per coverage period)	\$50	\$50	\$50
Deductible	<ul style="list-style-type: none"> \$1,000 \$2,500 \$5,000 	<ul style="list-style-type: none"> \$2,500 \$5,000 \$10,000 	<ul style="list-style-type: none"> \$5,000 \$10,000
Coinsurance and out-of-pocket maximum (not including deductible)	<ul style="list-style-type: none"> 20%: \$2,000 or \$4,000 	<ul style="list-style-type: none"> 20%: \$4,000 30%: \$6,000 50%: \$5,000 or \$10,000 	<ul style="list-style-type: none"> 30%: \$6,000 50%: \$10,000
Pre-existing condition coverage period maximum	Not covered	Not covered	\$25,000: After maximum is reached, expenses due to pre-existing conditions are not covered.
Maximum benefit	\$1,000,000	\$2,000,000	\$2,000,000
Covered Expenses	Connect Value	Connect STM	Connect Plus
Hospital room, board and general nursing care	The amount billed for a semi-private room or 90% of the private room billed amount, not to exceed \$10,000 per day	The amount billed for a semi-private room or 90% of the private room billed amount	The amount billed for a semi-private room or 90% of the private room billed amount
Intensive care unit	Three times the amount billed for a semi-private room or three times 90% of the private room billed amount, not to exceed \$12,500 per day	Three times the amount billed for a semi-private room or three times 90% of the private room billed amount	Three times the amount billed for a semi-private room or three times 90% of the private room billed
Surgeon services	Not to exceed \$2,500 per surgery	Deductible and coinsurance	Deductible and coinsurance
Anesthesiologist	Not to exceed 20% of the surgeon's benefit	Not to exceed 20% of the surgeon's benefit	Not to exceed 20% of the surgeon's benefit
Assistant surgeon	Not to exceed 20% of the surgeon's benefit	Not to exceed 20% of the surgeon's benefit	Not to exceed 20% of the surgeon's benefit
Surgeon's assistant	Not to exceed 15% of the surgeon's benefit	Not to exceed 15% of the surgeon's benefit	Not to exceed 15% of the surgeon's benefit
Inpatient doctor visits	Not to exceed \$500 per day	Deductible and coinsurance	Deductible and coinsurance
Outpatient hospital surgery or ambulatory surgical center	Not to exceed \$1,000 per day	Deductible and coinsurance	Deductible and coinsurance
Emergency room	Not to exceed \$500 per day	Deductible and coinsurance	Deductible and coinsurance
Ambulance, ground or air services	Not to exceed \$250 per occurrence	Ground: Not to exceed \$500 per occurrence Air: Not to exceed \$1,000 per occurrence	Ground: Not to exceed \$500 per occurrence Air: Not to exceed \$1,000 per occurrence
Organ, tissue or Bone marrow transplants	Not to exceed \$150,000 for all covered expenses	Not to exceed \$150,000 for all covered expenses	Not to exceed \$150,000 for all covered expenses
Acquired Immune Deficiency Syndrome (AIDS)	Not to exceed \$10,000 for all covered expenses	Not to exceed \$10,000 for all covered expenses	Not to exceed \$10,000 for all covered expenses

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This is a summary of benefits only. For additional information, refer to the brochure or policy/certificate. Benefits and plans may vary by state and are subject to change without notice. Covered expenses are subject to the usual, reasonable and customary charge after deductible and coinsurance and the maximum benefit, if applicable.

Connect Value, Connect Plus and Connect STM plans are underwritten by Independence American Insurance Company, (IAIC). The policy is #IAIC ISTM POL 0913, which varies by state.

About Independence American Insurance Company

Independence American Insurance Company is domiciled in Delaware and licensed to write property and/or casualty insurance in all 50 states and the District of Columbia. Its products include short-term medical, hospital indemnity, fixed indemnity limited benefit, group and individual dental, and pet insurance. 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 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 consists of 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.

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.



Chart Comparison Connect Value STM Plus 0918