

Frame Dental FAQ

What does 10-day right-to-return period mean?

If you are not completely satisfied with your coverage and have not filed a claim, you may send a written request to decline your insurance coverage within 10 days of purchase and receive a refund of premium and fees.

When will my premium be deducted?

After your initial payment, your subsequent monthly credit card or bank account premium deductions will occur based on these four effective dates of coverage.

- Coverage day: 1st-7th, premium deducted: 1st;
- Coverage day: 8th-14th, premium deducted: 8th;
- Coverage day: 15th-21st, premium deducted: 15th;
- Coverage day: 22nd-31st; premium deducted: 22nd.

How do I change my bank information?

How do I change my bank information? If you wish to change your banking information please complete the bank authorization at www.myihcgroup.com/payment and email or fax the form to the contact information listed in the green box.

When will I receive my ID Card?

We will email your ID card once coverage has been approved. Please print this ID Card as it contains your ID Number along with other important information.

Where can I find my identification number?

Your identification number is located on your ID card in the Insured ID # Field.

How can I make sure that my dental provider knows what services are covered?

Provide the dental office with the information from your ID card when you make the appointment. Also, make sure to take your ID card to your first dental appointment. Providers can check eligibility and claim status through the Ebix Health Administration Exchange, Inc. fax recall system.

All services expected to exceed the predetermination amount of \$300 should be reviewed by Ebix Health Administration Exchange, Inc. A pre determination is not required, but encouraged so that you and your dentist both know before you start your treatment how your dental coverage will pay. Your dentist should submit their proposed treatment on a claim form along with pretreatment xrays and/or treatment records that support the treatment plan to the claims address found on your ID card. You and your dentist will receive an explanation of benefits form outlining how the plan will pay.

How can I locate in-network providers?

If you have a preferred provider organization (PPO) plan, you can find a network dental provider by referring to the website on the back of your ID card. You should also contact your provider directly and ask if they are a participating provider with the network listed on your ID card.

What does a dental provider need in order to submit a claim to Ebix Health Administration Exchange, Inc.?

Claims should be sent to the mailing address located in the box below.

Administrative and Billing Customer Service

Phone: 800-228-6790

Email: newpolicyservices@ebix-hae.com

Fax recall system: 877-223-4693

Claims and Benefits Customer Service

Phone: 800-231-5889

Email: ebix.dental@ebix-hae.com

Administrative and Billing

Fax: 815-633-0277

Mailing Address

Ebix Health Administration Exchange, Inc.
PO Box 15250
Loves Park, IL 61132-5250

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.

About Ebix Health Administration Exchange, Inc.

Ebix Health Administration Exchange, 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).

About 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).

Frame Dental 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. 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.

