

Telemedicine **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.

I purchased multiple insurance products. Will I only receive one bill?

If you select additional coverage(s) along with your Telemedicine, your bank statement will reflect individual transactions for each plan. Payments will not be combined, and could deduct from your account at various times throughout the month. If you need to request a change (such as address, name or payment information) please be sure to include each policy number in the request that should be impacted by the change. If you have questions, please contact our Customer Service Department.

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 my Telemedicine payment deduct from my account?

After your initial payment, your subsequent monthly credit card or bank account payment deductions will occur based on the effective date of coverage. If your coverage effective date is the 1st-7th of the month, your premium will be deducted on the 1st of the month. If your coverage effective date is the 8th-14th of the month, your payment will be deducted on the 8th of the month. If your coverage effective date is the 15th-21st of the month, your payment will be deducted on the 15th of the month. If your coverage effective date is the 22nd-31st of the month, your payment will be deducted on the 22nd of the month. This payment schedule is for your Telemedicine only and may not apply to other products purchased.

Administrative and Billing Customer Service

Phone: 800-397-5800

Email: newpolicyservices@ihcgroup.com

Claims and Benefits Customer Service

Phone: 800-835-2362

Email: ihc.claims@ihcgroup.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 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.

About 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.

