

METAL GAP

Accident Medical Expense and Accidental Death and Dismemberment Insurance Policy with a Critical Illness Rider.

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 IHC GROUP

Independence American Insurance Company
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Brochure Metal Gap 2 0321



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.

Accident and critical illness insurance benefits 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 can be sent directly to you and can be used for anything you choose.

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.

Metal Gap 2 Plan Designs

Benefits	Protection 2,500	Protection 5,000	Protection 7,500	Protection 10,000
Accident Medical Expense Benefit pays the max amount, per injury, per covered person.	$2,500	$5,000	$7,500	$10,000
Accidental Death and Dismemberment Benefit pays per accident, once per covered person.	$2,500	$5,000	$7,500	$10,000
Critical Illness				
Insured	$2,500	$5,000	$7,500	$10,000
Spouse	$2,500	$5,000	$7,500	$10,000
Dependent	$2,500	$2,500	$2,500	$2,500

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

Metal Gap 2 Plan Descriptions

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 is a one-time benefit per Covered Person.

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.

*The Critical Illness benefit is not available in the following states: CO, CT, KY, MO, ND, PA, TN

Eligibility

Metal Gap 2 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 Metal Gap 2. All benefits terminate when the covered person has attained age 70. Exclusions vary by state, check the policy for a full listing.

1. Treatment, services or Supplies which:
   a. Are not Medically Necessary;
   b. Are not prescribed by a Physician as necessary to treat an Injury;
   c. Are determined to be Experimental/Investigational in nature;
   d. Are received without charge or legal obligation to pay;
   e. Are received from any Family Member;
   f. Are not rendered in accordance with generally acceptedstandards of medical practice;
   g. Are not specifically listed as Covered Charges or as a Loss in this Policy;
2. Expenses resulting from suicide or attempted suicide or intentionally self-inflicted Injury, while sane or insane;
3. Expenses resulting from a declared or undeclared war, or from voluntary participation in a riot or insurrection;
4. Expenses incurred while engaging in an illegal act or occupation or during the commission, or the attempted commission, of a felony or assault;
5. Expenses incurred by a Covered Person while on active duty in the armed forces;
6. Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline;
7. Injury sustained participating in a rodeo;
8. Injury sustained while participating in or practicing for any collegiate or professional sports activity;
9. Injury sustained flying in an ultra-light aircraft, hang gliding, parachuting or bungee-cord jumping, or by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere;
10. Treatment that began, before the Covered Person's Effective Date of coverage or after the Covered Person's termination of coverage;
11. Expenses incurred resulting from an Accident occurring while intoxicated or under the influence of alcohol as defined by the laws of the State in which the Injury occurs or the use of any drug or agent classified as narcotic, psychotic, psychedelic, hallucinogenic, or having a similar classification or effect, unless used as prescribed by a Physician;
12. Expenses incurred outside of the United States, unless such Expenses are incurred while You are on a trip of not more than 90 days; or
13. A work related Injury covered under Workers' Compensation, Employers' Liability Laws, or similar occupational benefits.

This insurance 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. This product may include a pre-existing condition exclusion provision.

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

This brochure provides a very brief description of the important features of Metal Gap 2. 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) and the Critical Illness Indemnity Benefit Rider (IAIC ANC CIBR 0115).

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 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). Located at 485 Madison Ave., Floor 14, New York, NY 10022.

About The Loomis Company

The Loomis Company (Loomis) as an administrator for Independence American Insurance Company, 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.

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MPN: 1000