



The IHC Group's Telemedicine helps manage healthcare costs with three great benefits. The cost for Telemedicine is just \$12.50 for single benefits or \$14.95 for families.



Talk to a doctor anytime! Only \$15 per consultation. Teladoc connects you 24/7/365 to a national network of board-certified doctors who average 15 years' experience. Within minutes, a doctor will call you back ready to listen and resolve your issue. If medically necessary, a prescription will be sent to your pharmacy of choice. It's healthcare in the palm of your hand. For more information, visit www.teladoc.com.



Davis Vision is pleased to provide you with the Clear Vision discount program—a no-cost, traditional discount program that provides significant savings on eye exams, lenses, frames and additional eyewear options. For more information, visit www.davisvision.com.



Receiving a medical bill with high out-of-pocket expenses is stressful. CareValent goes to work as your personal advocate to deliver financial relief. In addition to balance bill support, we help you find providers participating in your network and prescription drug assistance programs to better navigate your healthcare experience. CareValent leads with innovation and serves with compassion.

This product is administered by Ebix Health Administration Exchange, Inc. doing business as Ebix Health Administration ("Ebix HAE").

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.

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.

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