

Telemedicine FAQ

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

If you are not completely satisfied with this plan and have not obtained any medical services, you may send a written request to decline this plan within 10 days of purchase and receive a full refund.

How do I make changes to my information?

If you need to request a change (such as address, name), please send a written request to: Newpolicyservices@Ebix-Hae.com. Please be sure to include each case number in the request that should be impacted by the change. If you have questions, please contact our customer service Department.

If you wish to change your **banking** information please log into the EHAE portal at:

<https://ebixhub.ebix.com/sso/client/clientlogin.aspx?client=ihctrn>.

When will my Telemedicine payment deduct from my account?

After your initial payment, your subsequent monthly credit card or bank account payments will occur on the effective date each month. If that date falls on the weekend, we will draft on the next business day following.

Administrative and Billing Customer Service

Phone: 800-397-5800

Email: newpolicyservices@ebix-hae.com

Claims and Benefits Customer Service

Phone: 800-835-2362

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.

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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.

Telemedicine is NOT insurance. This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. This 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.