

Who is the insurance underwriter? Who is the administrator and who is the carrier?

The underwriter is Independence American Insurance Company (IAIC). IAIC is owned by the carrier, The IHC Group. The administrator of your plan is The Loomis Company.

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.

Where can I find my ID card?

Your ID card will be sent in the mail along with a welcome kit. Your ID card can also be found on the MyLoomis Portal.

When will my premium deduct from my account?

The initial draft will be taken at the time of submission. Monthly premiums will be due three days prior to the effective date.

Are there any pre-certification requirements?

Pre-certification is required prior to each inpatient confinement for an injury or illness. Pre-certification is also required prior to receiving outpatient chemotherapy or radiation treatment. If the covered person does not comply with the pre-certification requirements, no benefits will be paid for that confinement or treatment. Idaho, Colorado, Missouri, Georgia, North Carolina, Virginia and Alaska do not require pre-certification.

To request pre-certification, the covered person or the covered person's attending physician must contact the designated pre-certification service at least 7 days prior to each non-emergency inpatient confinement or receiving outpatient chemotherapy or radiation treatment. Emergency inpatient confinements must be pre-certified within 48 hours following the admission, or as soon as reasonably possible. The pre-certification service may be reached by writing or by telephone during normal business hours each business day. The name of the designated pre-certification service and instructions for requesting pre-certification is provided to each eligible person.

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

If you select additional coverage(s) along with your Care Access Plan policy that start on the same date, your bank statement will reflect one transaction. Contact customer service with any billing questions.

When does my policy terminate?

Your policy will continue as long as premium is paid. Your coverage has a 31 day grace period.

How do I access my policy information?

The MyLoomis Portal is where you will access all documents, including:

- Claims and past claims processed
- Explanation of Benefits (EOB)
- Provider networks
- Dependent information
- Balance summary
- Plan documents
- ID cards
- View/update payment method through the messaging center

MyLoomis portal: www.loomisco.com/healthxgateway/member

Cancellations

Email: cancel@loomisco.com

Fax: (610) 374-6986, ATTN: IHC

Customer Service

Phone: (866) 473-6615

Mailing Address

The Loomis Company
PO Box 13668
Reading, PA 19612-3668

Chat Feature

Available through the MyLoomis portal Monday through Friday from 8am to 8pm EST, live representatives can immediately answer customer questions.

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. (IHC SB), a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, advisor centers, private label arrangements, and through the following brands: www.HealthDeals.com; Health eDeals Advisors; Aspira A Mas; www.PetPartners.com; and www.PetPlace.com. IHC creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products, all of which are underwritten by IHC's carriers or placed with highly rated insurance companies.

"IHC" and "The IHC Group" are the brand names for plans, products and services provided by one or more of the subsidiaries and affiliate member companies of The IHC Group ("IHC Entities"). Plans, products and services are solely and only provided by one or more IHC Entities specified on the plan, product or service contract, not The IHC Group. Not all plans, products and services are available in each state.

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).

About The Loomis Company

The Loomis Company (Loomis), 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.

Care Access Plan 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.