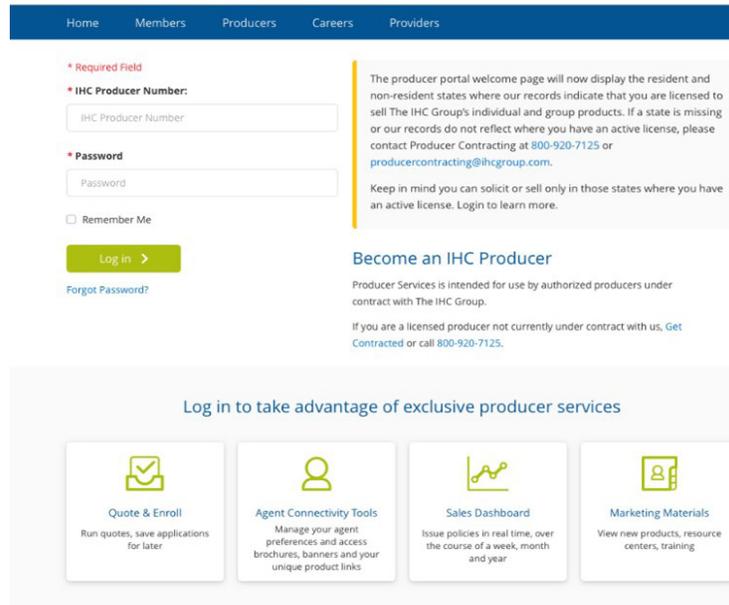


# Producer Portal Guide

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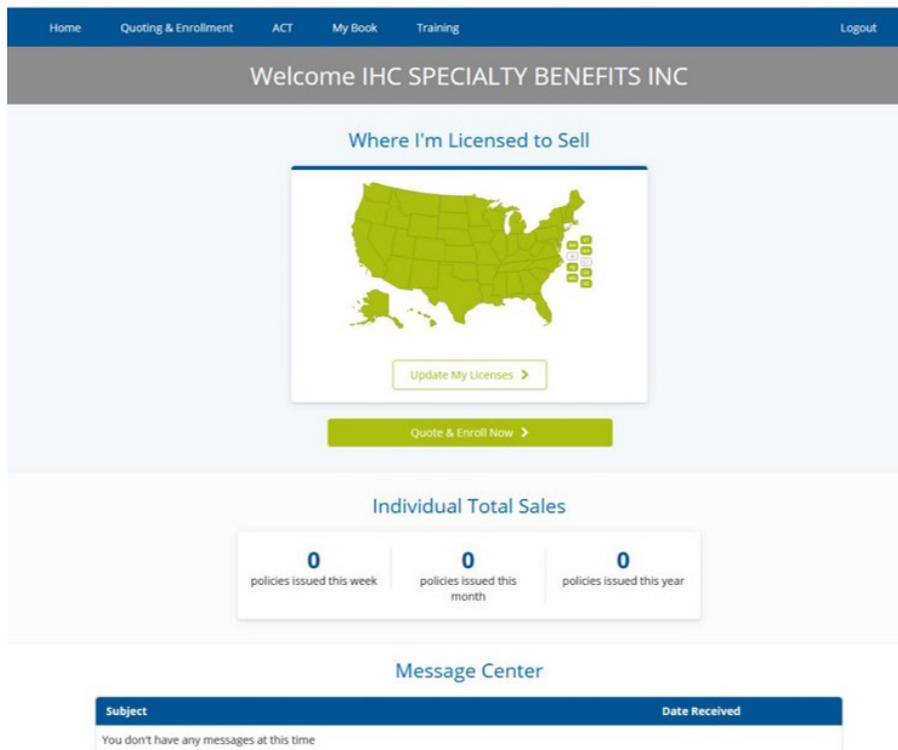
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## Producer Login Page



The producer login page gives an overview of what The IHC Marketplace offers producers. Visit <https://producers.ihcmarketplace.com/Account/Login> - login using your producer number and password to enter the portal. **Make sure to add this URL to your bookmarks.**

## Dashboard and Message Center



The dashboard and message center will be the first page producers see at login. Individual sales and new messages will display here. The welcome page will now display the resident and non-resident states where our records indicate that you are licensed to sell The IHC Group’s individual and group products.

# Quoting and Enrollment



## Individual

View Quoting Activity >

<b>Short Term Medical</b> New Quote Email Link to Client Download Forms	<b>Dental for Individuals and Families</b> New Quote Email Link to Client Download Forms	<b>RX Pay Card</b> New Quote Email Link to Client Download Forms
<b>Telemedicine</b> New Quote Email Link to Client Download Forms	<b>Metal Gap 2</b> New Quote Email Link to Client Download Forms	<b>Fusion</b> New Quote Email Link to Client Download Forms
<b>Fusion STM - Reapplies Only</b> New Quote Email Link to Client Download Forms	<b>Care Access Plan</b> New Quote Email Link to Client Download Forms	<b>Supplemental Hospital Insurance</b> New Quote Email Link to Client Download Forms

The quoting and enrollment page displays all available products for sale. Under each product you can choose to start a new quote, send a quote to a client or view the forms pertaining to that product.

Clicking “New Quote” will take you to the quoting page where you can fill out the applicant’s demographic information.



**Applicant**

Zip Code: 43199      Coverage start date: 03/02/2019

Sex:  Male  Female      Date of Birth: 01/02/1987

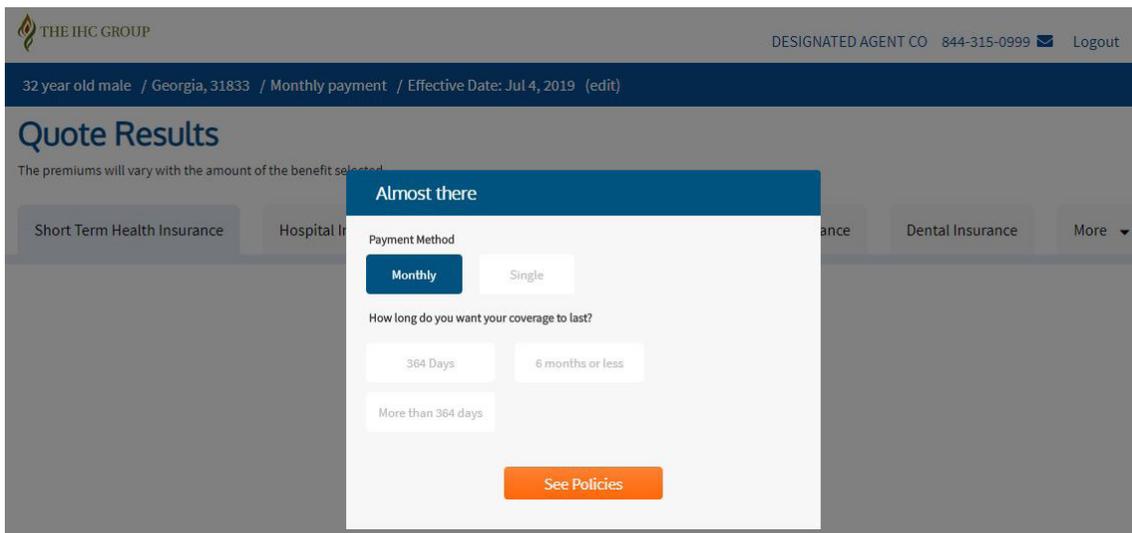
Tobacco Use? (past 12 months):  Yes  No

+ Add Spouse - Optional  
+ Add Child - Optional

**See Quotes**

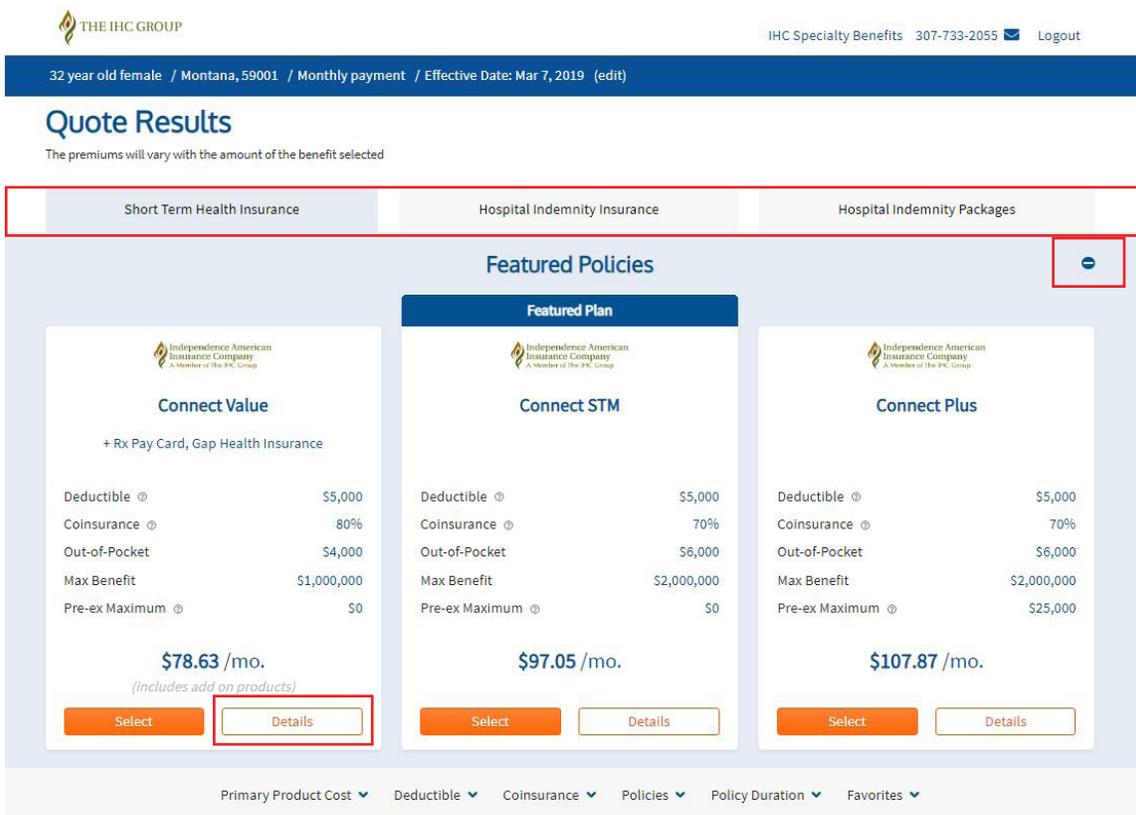
## Quoting and Enrollment, continued

When quoting short-term medical, there will be a pop-up asking you to choose, a monthly or single payment option, and the desired duration of STM coverage. Duration varies by state.



## Quote Results

At the top of the quote results page, featured plans will be displayed. Featured plans can be minimized or expanded. Tabs at the top of the page allow you to change products without having to re-enter quoting information. Plan details will now show product details on the page instead of bringing up the brochure for the product.



## Compare Plans

To compare plans, simply click the “Compare” box in the bottom right corner of each quote result. Up to three plans can be selected at once. A blue check will appear showing the plan has been selected. Once the plans you would like to compare have been selected, click the orange “Compare Plans” button at the top of the page.

Primary Product Cost ▾ Deductible ▾ Coinsurance ▾ Policies ▾ Policy Duration ▾ Favorites ▾

Showing 21 of 71 policies Compare 3 Policies (Up to 3 policies) Sort by Primary Product Cost ▾

[Reset All Filters](#) Policy Duration (More than 364 days) ×



Connect Value Extend

**\$64.16**  
per month

[Select](#)

[Details](#)

[Save](#) [Email](#)

Deductible ⓘ	Coinsurance ⓘ	Out-of-Pocket	Max Benefit
\$5,000	50%	\$10,000	\$1,000,000
Pre-ex Maximum ⓘ			
\$0			
Coverage ends on Jan 1, 2021 <a href="#">Edit duration</a>			<a href="#">Find a doctor</a> <span style="border: 1px solid red; padding: 2px;"><input checked="" type="checkbox"/> Compare</span>
Consider additional products			
<a href="#">+ Hospital Insurance</a> <small>starts at \$33.85</small>	<a href="#">+ Dental</a> <small>starts at \$23.43</small>	<a href="#">+ Telemedicine</a> <small>\$12.95</small>	<a href="#">+ Rx Pay Card</a> <small>\$19.99</small>
<a href="#">+ Gap Health Insurance</a> <small>starts at \$18.09</small>			



DAWN SHEUE 307-733-2055 [✉](#) [Logout](#)

32 year old male / Georgia, 31833 / Monthly payment / Effective Date: Jul 4, 2019 (edit)

## Compare Policies

The premiums will vary with the amount of the benefit selected

[Back to Results](#)

	 <b>Connect Value Extend</b> <a href="#">Select</a>	 <b>Connect Value Extend</b> <a href="#">Select</a>	 <b>Connect Value Extend</b> <a href="#">Select</a>
Monthly Premium ⓘ	\$64.16	\$79.50	\$86.14
Last Day of Coverage ⓘ	Jan 1, 2021	Jan 1, 2021	Jan 1, 2021
Deductible ⓘ	\$5,000	\$2,500	\$5,000
Family Deductible ⓘ	Three times the individual deductible amount.	Three times the individual deductible amount.	Three times the individual deductible amount.
Coinsurance ⓘ	50%	50%	80%
Out-of-Pocket	\$10,000	\$10,000	\$4,000
Family Out of Pocket	Three times the individual out of pocket amount.	Three times the individual out of pocket amount.	Three times the individual out of pocket amount.
Doctor Office Visits ⓘ	\$50 copay (maximum of 3 visits)	\$50 copay (maximum of 3 visits)	\$50 copay (maximum of 3 visits)
Prescription Drugs	50% Coinsurance after deductible, Inpatient only	50% Coinsurance after deductible, Inpatient only	20% Coinsurance after deductible, Inpatient only
Emergency Room	50% Coinsurance after deductible, up to \$500 per day	50% Coinsurance after deductible, up to \$500 per day	20% Coinsurance after deductible, up to \$500 per day

### Favorite Plans

You can now favorite plans for easy access when quoting and sharing with your clients. Favorited plans will automatically show at the top of quote results each time you login. You can also filter quote results to only show your favorite plans by clicking the drop-down arrow next to “Favorites”. Up to five plans may be saved in your favorites section.

The screenshot shows two insurance plan cards. The top card is for 'Connect Value Extend' with a monthly premium of \$64.16. It lists a deductible of \$5,000, 50% coinsurance, \$10,000 out-of-pocket, and a \$1,000,000 max benefit. Below the main details are options for additional products: Hospital Insurance, Dental, Telemedicine, Rx Pay Card, and Gap Health Insurance. A red box highlights a heart icon in the right sidebar, indicating the 'Favorite' function.

### Bundling Plans

Choose the product you wish to add to the cart, and a menu with each plan option available will pop open. Once you choose a plan, it will automatically be selected for all quotes.

This screenshot shows the same insurance plan card as above, but with a monthly premium of \$65.25. The 'Dental' add-on option is highlighted with a red box, indicating it has been selected for bundling.

**Add Dental Insurance**

The premiums will vary with the amount of the benefit selected

Policy Name	Maximum Benefit	X-rays	Cleanings	Basic Care	Major Care	Sealants/Fluoride	Premium
<input checked="" type="radio"/> Independence 1000	\$1,000	100%	100%	50% 6 month waiting period	50% 12 month waiting period	100%	\$27.75/mo
<input type="radio"/> Independence 1500	\$1,500	80%	100%	80% 6 month waiting period	50% 12 month waiting period	100%	\$37.63/mo
<input type="radio"/> Independence Ultra 1500	\$1,500	100%	100%	80% 6 month waiting period	50% 12 month waiting period	100%	\$36.64/mo

Covered dental expenses will be paid at the percent shown above

**Add Selection**

## Shopping Cart

The shopping cart page allows you the chance to review the products in your cart before beginning the application. Ancillary products will be shown at the bottom of the page for a final option of bundled sales.

## Begin Application

Click “Begin Application” once you have reviewed the products in your cart.

32 year old female / Wyoming, 82054 / Monthly payment / Effective Date: Feb 15, 2019 (edit)

### Shopping Cart

[Continue Shopping](#)

You're almost there. Please review the details of your product(s) in your shopping cart below. You may add more items to your cart or email a preview of your cart for additional review. Once you are ready to continue, select 'Begin Application' below.

Plan	Product Type	Coverage Start Date	Premium
Connect Value <a href="#">Plan Details</a>	Short Term Health Insurance	02/15/2019 <small>This policy has a length of 6 Months</small>	\$37.41/mo <a href="#">Remove</a>

Email

Cart Summary	
Connect Value	\$37.41/mo
<b>Total Monthly Cost</b>	<b>\$37.41/mo</b>
One-time enrollment fee	\$0.00
Initial Payment	\$37.41

Begin Application

**Bundle your coverage with these add-ons for even more protection**

**Hospital Insurance**

Hospital Stay	\$3,000
Inpatient Surgical	\$100
Outpatient Surgical	\$100
Second Surgical Opinion	\$100

\$39.78 /mo.

Add to Cart
Plan Details

**Dental Insurance**

Cleanings	100%
Maximum Benefit	\$1,500
X-rays	100%
Basic Care	80%
Major Care	50%

\$29.19 /mo.

Add to Cart
Plan Details

**Telemedicine**

- Teladoc 24/7 physician consultations
- Advocacy and support for high-dollar claims
- Hearing discounts

This is not an insurance product

\$12.95 /mo.

Add to Cart
Plan Details

## Agent Connectivity Tools (ACT)

### Agent Connectivity Tools

### Agent Connectivity Tools

<p><b>Insert a Banner</b></p>  <p>Add a custom IHC product web banner to your website.</p>	<p><b>Producer Preferences</b></p>  <p>Add or edit your contact information and hours of operation, and be added to our Agent Finder tool.</p>	<p><b>Download Materials</b></p>  <p>Download sales and marketing materials by product and state.</p>
<p><b>Link Creation Tool</b></p>  <p>Save and share your unique product links with clients.</p>	<p><b>Product Availability</b></p>  <p>Determine state availability for selected products.</p>	

Agent Connectivity Tools, or ACT, are here to help with the producer and customer experience. Here you can insert banners into emails and download sales materials to send to clients as well as view product availability.

**Note: These screenshots should be used only for reference and may not display exactly as you see.**

## Download Materials



### Download Materials

To view and print these documents, you need Adobe Acrobat Reader. This free software is available from Adobe. [Click here to download](#)

Select State  Select Product  Select Product Name  [Display >](#)

Download Materials is where you download marketing materials by state and product.

## Insert a Banner



### Insert a Banner

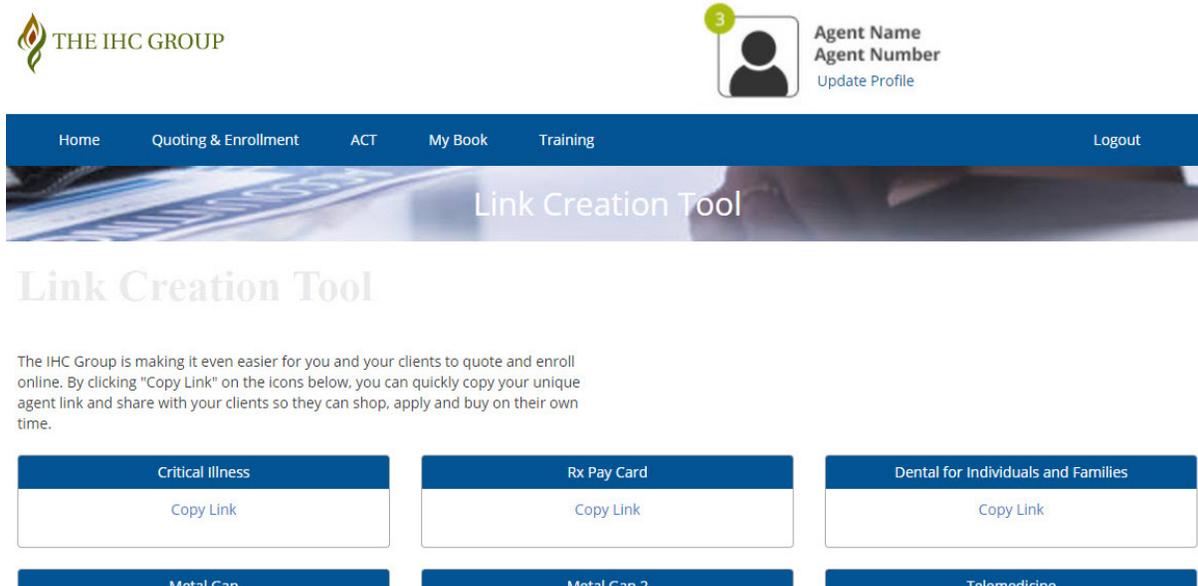
Below you will find banner ads for available online IHC product lines. To add a banner to your website with your unique producer link, just follow these three simple steps:

1. Click 'Copy HTML' above the banner you want to be displayed on your webpage.
2. The HTML for your selected banner will be copied to the clipboard.
3. Paste it into the desired locations of your HTML web page.

<p><b>Short Term Medical</b> Copy HTML</p> <p><b>Short-Term Medical (STM) Insurance</b></p> <ul style="list-style-type: none"><li>• Provides limited duration insurance coverage for 30 to 364 days*</li><li>• See any provider</li><li>• Coverage can begin as early as the day after acceptance of your online application</li></ul> <p>*Varies by states</p> <p><a href="#">Find out more &gt;&gt;</a></p>	<p><b>Dental for Individuals and Families</b> Copy HTML</p> <p>Dental insurance for Individuals and Families:</p> <ul style="list-style-type: none"><li>• Benefits for basic, preventive, diagnostic and major care</li><li>• Quick, easy online enrollment</li></ul> <p><a href="#">Find out more &gt;&gt;</a></p> <p>Copy HTML</p> <p><b>Oral health is part of overall health.</b></p> <p>Dental insurance from The IHC Group for individuals and families:</p> <ul style="list-style-type: none"><li>• Benefits for basic, preventive, diagnostic and major care</li><li>• Quick, easy online enrollment</li></ul> <p><a href="#">Find out more &gt;&gt;</a></p>	<p><b>Rx Pay Card</b> Copy HTML</p> <p><b>Rx Pay Card</b></p> <ul style="list-style-type: none"><li>• Network of 55,000+ pharmacies</li><li>• Discounts on generic and brand name</li><li>• Nationwide acceptance</li></ul> <p><a href="#">Find out more &gt;&gt;</a></p> <p>Copy HTML</p> <p><b>Rx Pay Card</b></p> <ul style="list-style-type: none"><li>• Network of 55,000+ pharmacies</li><li>• Discounts on generic and brand name</li><li>• Nationwide acceptance</li></ul> <p><a href="#">Find out more &gt;&gt;</a></p>
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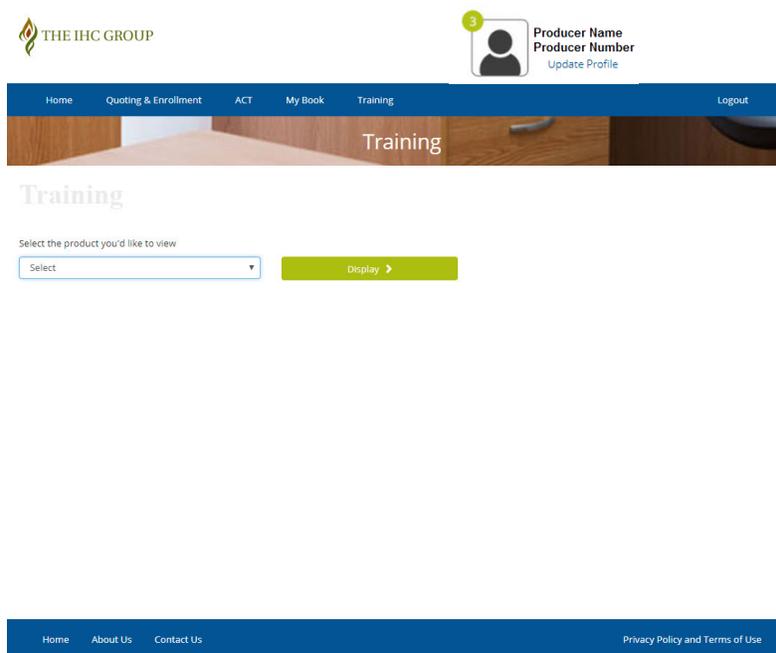
Insert a Banner is where you will find banner ads for IHC product lines. To add a banner to your website with your unique producer link, just follow the steps at the top of the page.

## Link Creation Tool



Link Creation Tool allows you to copy your own unique selling link for available products and share with clients.

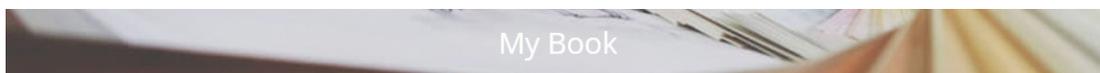
## Product Availability



Product Availability will bring you to our Training tab, where you can find marketing materials.

**Note: These screenshots should be used only for reference and may not display exactly as you see.**

## My Book



### My Book

<p><b>My Agency</b></p>	<p><b>Client View</b></p>	<p><b>Case Status</b></p>	<p><b>Lapsed Cases</b></p>
<p><b>Late Payments</b></p>	<p><b>Group Activity Reports</b></p>	<p><b>Individual Activity Reports</b></p>	<p><b>Compensation Statement</b></p>

My Book is your personal book of business. View client information, case status, lapsed cases, late payments, activity reports and commission statements.

## Case Status



### Case Status

Selection criteria

**Product Type**

**Policy Number**

**Producer Number**

**Case Name**

**Cases With Activity Since (enter the date)**

**Case Status**

**Effective Date**

From:

To:

**Date Recieved at IHC**

From:

To:

**Termination Date:**

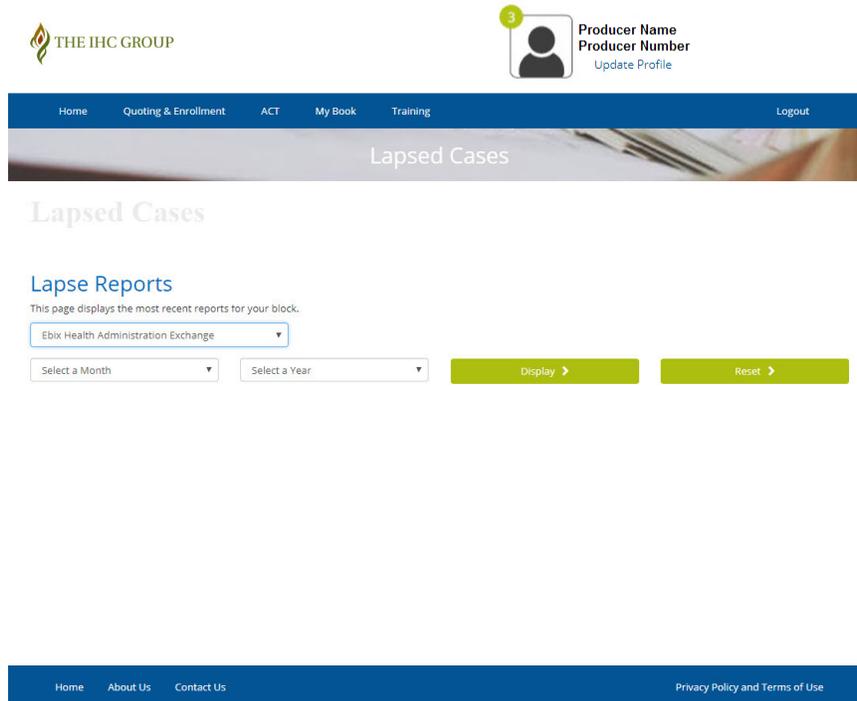
From:

To:



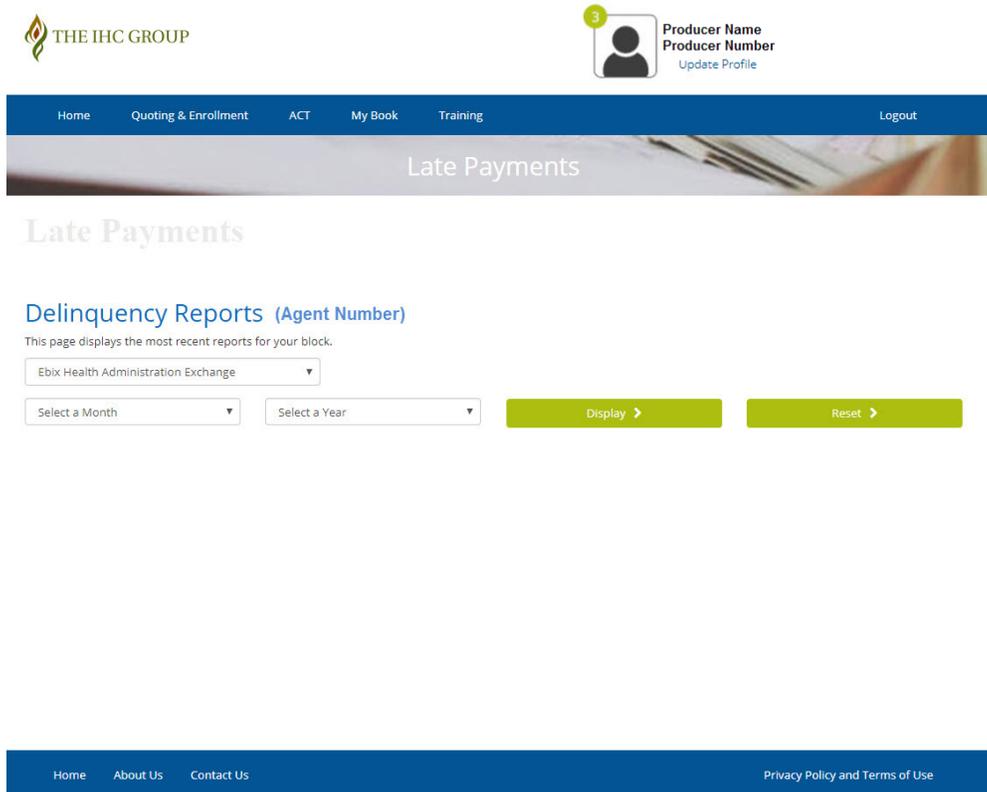
Use Case Status to see the underwriting status of a case, cases with activity, effective dates, policy numbers, etc. You can search cases by name, policy number, effective date or termination date.

## Lapsed Cases



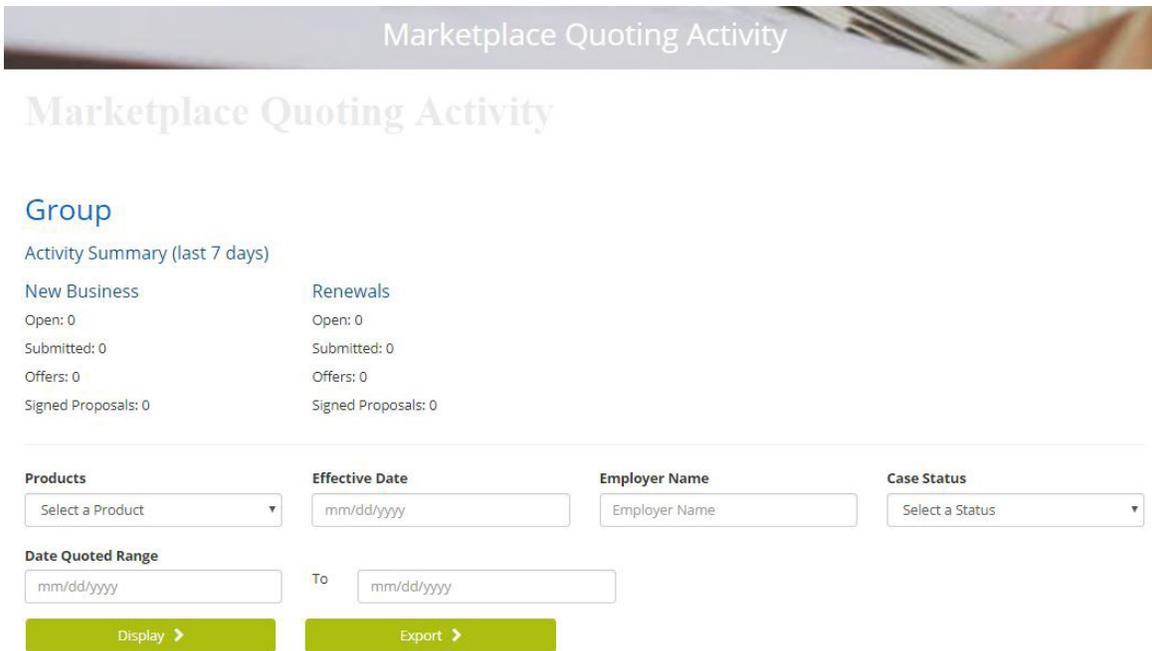
Lapsed Cases displays lapse reports, showing the most recent reports for your book of business.

## Late Payments



Late Payments shows which clients are running behind on their payments.

## Marketplace Quoting Activity - Group



Marketplace Quoting Activity

### Marketplace Quoting Activity

**Group**

Activity Summary (last 7 days)

<b>New Business</b>	<b>Renewals</b>
Open: 0	Open: 0
Submitted: 0	Submitted: 0
Offers: 0	Offers: 0
Signed Proposals: 0	Signed Proposals: 0

---

**Products**

**Effective Date**

**Employer Name**

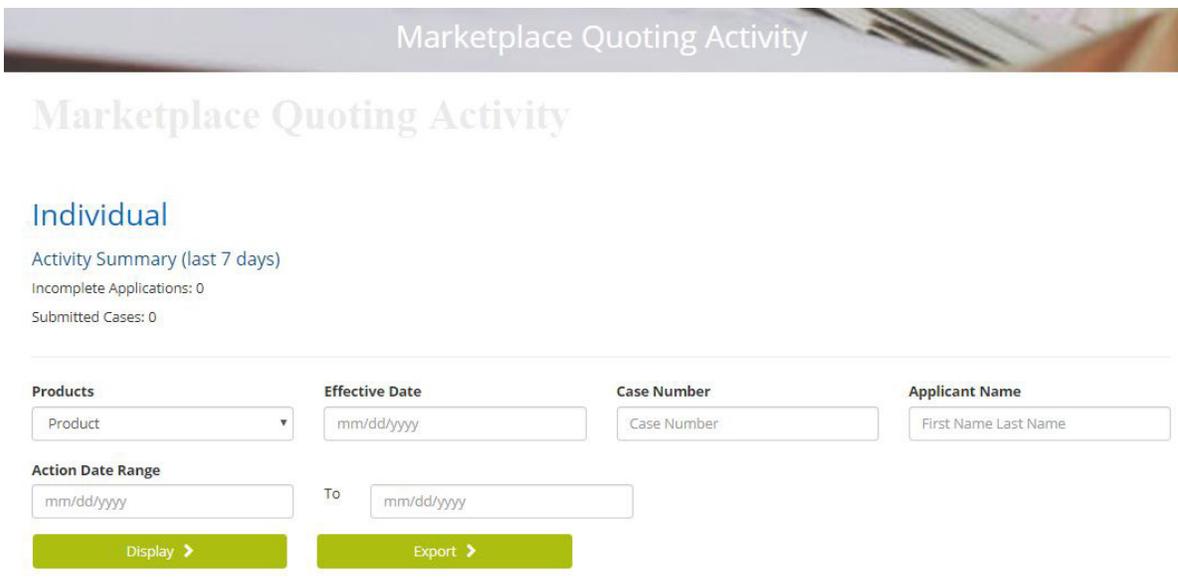
**Case Status**

**Date Quoted Range**

To

Marketplace Quoting Activity - Group is your activity summary of group products. Group Marketplace and Simplified Funding Concepts (SFC) activity reports are now combined.

## Marketplace Quoting Activity - Individual



Marketplace Quoting Activity

### Marketplace Quoting Activity

**Individual**

Activity Summary (last 7 days)

Incomplete Applications: 0

Submitted Cases: 0

---

**Products**

**Effective Date**

**Case Number**

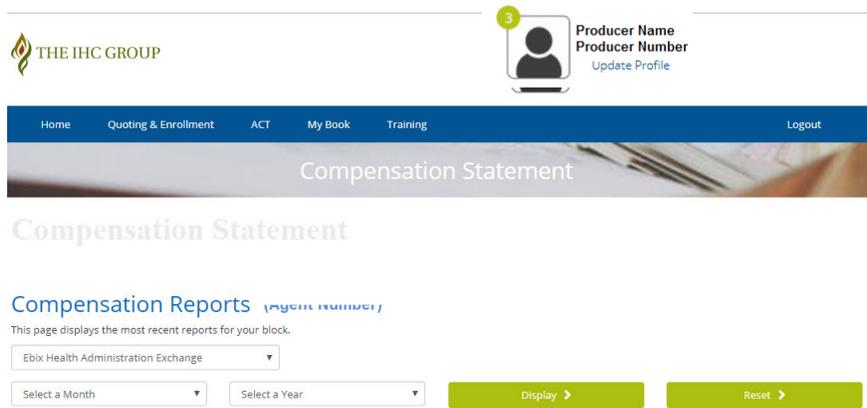
**Applicant Name**

**Action Date Range**

To

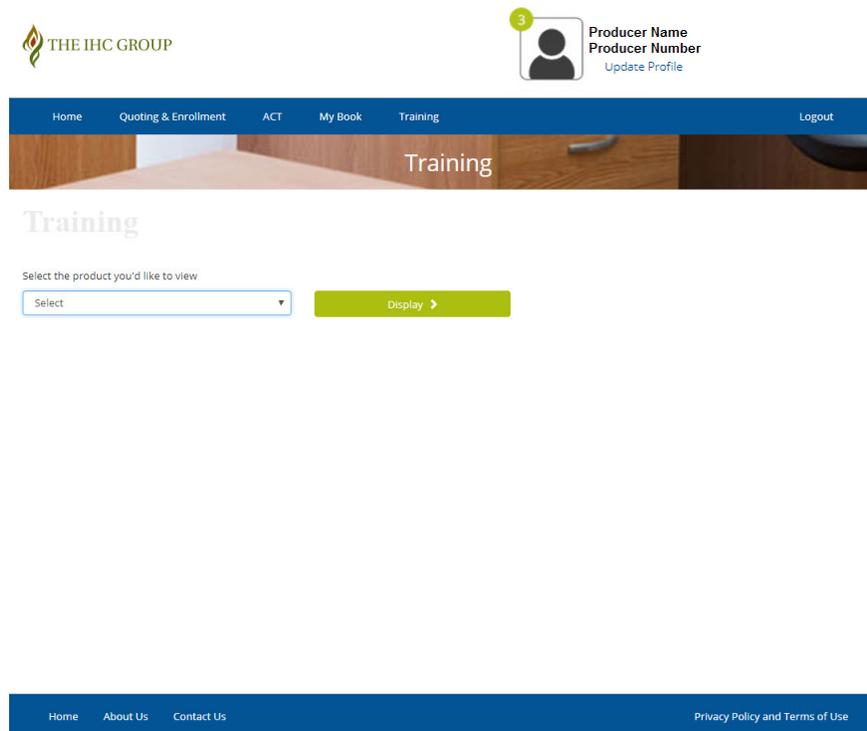
Marketplace Quoting Activity - Individual is your activity summary of individual Marketplace products.

## Compensation Statement



Compensation Statement is where you can search your compensation reports by month and year.

## Training



Training will display training and marketing materials for whichever product you need.

## Update Profile

THE IHC GROUP

Home Quoting & Enrollment ACT My Book Training Logout

3 Producer Name  
Producer Number  
Update Profile

### Update Profile

Producer Name:  
User Number:  
Email Address:

*Your new password must contain a minimum of eight alphanumeric characters, at least one uppercase and one lowercase letter, one number, and one special character.*

\* Required Field

\* Current Password:  
Current Password

\* New Password:  
Password

\* Confirm New Password:  
Confirm Password

Submit >

New Email Address:  
Confirm New Email Address:

Submit >

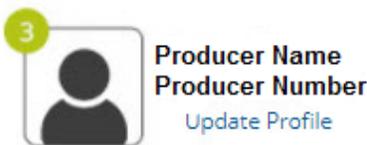
When you select the blue “Update Profile” link at the top of your screen, you will be directed to your profile page. Here you can change your password and email address.

## Security Requirements

Producers nearing 180 days of inactivity will receive a warning email 2 weeks, 1 week and 2 days prior to their account being locked.

**If your account does become locked, please email [info@ihcgroup.com](mailto:info@ihcgroup.com) or call 866-746-6610.**

Producers also need to reset their password every 180 days. Once your password is nearing 180 days of use, you will receive a warning email 2 weeks, 1 week and 2 days prior to the renewal. If you need to reset your password, please visit “Update Profile” - there you will find a form to fill out and change your password. ***Your new password must contain a minimum of eight alphanumeric characters, at least one uppercase and one lowercase letter, one number, and one special character.***



## Members Page

Home | **Members** | Producers | Careers

### Welcome Members

Click on the category below to select your destination

## Manage Policy Online

You can access all of your policy documents including Explanation of Benefits, view/edit/make payments, update your address, find a list of frequently asked questions, and much more.

Our products are administrated by two companies, and this affects how you will access your policy documents. How do you know which administrator to choose?

If you purchased these products after May 17, 2017:

- Independence American Insurance Company (IAIC) Short Term Medical
- Independence American Insurance Company (IAIC) Metal Gap 2
- Independence American Insurance Company (IAIC) Independence Dental

And/or your policy number starts with 05.

In the future, visit this page and click on "Visit your IHC Marketplace account" to log in.

For any other product, use [this link](#) to manage your policy.

Still not sure? [Click here to verify.](#)

## IHC Marketplace Fulfillment Center

Online fulfillment center for Short Term Medical, Metal Gap and RX Pay Card.

[Visit your IHC Marketplace account >](#)

## Critical Illness Fulfillment Center

Online fulfillment center for Critical Illness.

[Visit your Critical Illness account >](#)

Home | About Us | Contact Us Privacy Policy and Terms of Use

The Members page is what clients will see when they login to their My IHC Group portal. Here they can manage their policies as well as visit the different online fulfillment centers.

**If you have any additional questions, please contact your IHC representative.**

## About The IHC Group

Independence Holding Company (NYSE: IHC), formed in 1980, 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 (Independence Holding Company and its subsidiaries collectively referred to as “The IHC Group”). The IHC Group includes 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 full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, call centers, advisors, private label arrangements, independent agents, and through the following brands: [www.HealthDeals.com](http://www.HealthDeals.com); Health eDeals Advisors; Aspira A Mas; [www.PetPartners.com](http://www.PetPartners.com); and [www.PetPlace.com](http://www.PetPlace.com).



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