

SHORT TERM MEDICAL PLAN BY THE IHC GROUP

THREE PLANS AVAILABLE FOR DURATIONS 6 MONTHS, 12 MONTHS AND UP TO 36 MONTHS

Applicant

Zip Code: 32822
Coverage start date: 11/12/2019

Sex: Male Female
Date of Birth: 03/12/1990

Tobacco Use? (past 12 months): Yes No

Spouse

Sex: Male Female
Date of Birth: 12/12/1995

Tobacco Use? (past 12 months): Yes No

Child

Sex: Male Female
Date of Birth: 05/12/2017

[+ Add Child - Optional](#)

[See Quotes](#)

Assume a hypothetical family of applicant, spouse, and a child

Step 1

On opening 'Quote and Sign Up', enter basis data of applicants:

- Zip Code:
- Coverage start date:
- Sex, Date of Birth, and Tobacco Use for applicant, spouse, and child.

Click on button:

[See Quotes](#)

Pick duration for the policy in next screen:

- 6 months or less
- 364 days
- Cover me until open enrollment (for ACA plan)
- More than 364 days

Assume you picked choice of 'More than 364 days'.

Select under dropdown menu "How many additional months do you need coverage?"

Almost there

Payment Method

Monthly Single

How long do you want your coverage to last?

364 Days 6 months or less

Cover me until open enrollment **More than 364 days**

How many additional months do you need coverage?

14 months

1 month	2 months	3 months	4 months
5 months	6 months	7 months	8 months
9 months	10 months	11 months	12 months
13 months	14 months	15 months	16 months
17 months	18 months	19 months	20 months
21 months	22 months	23 months	24 months

Step 2

Assume under drop down menu, you picked additional 24 months to basic 12 months.

Almost there

Payment Method

Monthly Single

How long do you want your coverage to last?

364 Days 6 months or less

Cover me until open enrollment **More than 364 days**

How many additional months do you need coverage?

24 months

Coverage will end on Nov 9, 2022

See Policies

Your selection shows 24 additional months of coverage.

Click on button **See Policies**

You have list of 96 policies to choose one from.

You have tentative criteria of deductible, coinsurance and policy duration.

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

Sort by Primary Product Cost ▾

▼ Deductible ▲

- \$1,000 (3 policies)
- \$2,500 (7 policies)
- \$5,000 (7 policies)
- \$10,000 (4 policies)

▼ Coinsurance ▲

- 50% (3 policies)
- 70% (1 policy)
- 80% (3 policies)

Click on dropdown 'Deductible',

Assume you checked \$2,500 (7 policies)

7 policies are now listed with available coinsurance . Under Coinsurance dropdown, you checked selected 80%

Your now see three policies:

Connect Value Extend: Out-of-Pocket \$4,000, Benefit: \$1,000,000. Premium for family of three is: \$341.83/month.

Connect Value Extend: Out-of-Pocket \$2,000, Max Benefit: \$1,000,000. Premium for family of three is: \$414.90/month.

Connect STM Extend: Out-of-Pocket \$4,000, Max Benefit: \$2,000,000. Premium for family of three is: \$766.27/month.

You considered Connect Value Extend good enough for the monthly premiums of \$341.83/month for the family locked for three years.

Step 3

Add to your coverage with these products:

There are a number of products that you can add here. They are all distinct and separate standalones. You decided to look at them up separately under menu Supplemental Medical Plans and Medical Ancillaries.

The screenshot shows the 'Connect Value Extend' plan details. On the left, the Independence American Insurance Company logo is at the top, followed by the plan name 'Connect Value Extend' and the premium '\$341.83 per month'. Below this are two buttons: 'Select' and 'Details'. The main content area lists plan features: Deductible \$2,500, Coinsurance 80%, Out-of-Pocket \$4,000, Max Benefit \$1,000,000, and Pre-ex Maximum \$0. It also shows 'Coverage ends on Nov 9, 2022' with an 'Edit duration' link and a 'Find a doctor' button. A section titled 'Add to your coverage with these products' contains five options: Hospital Insurance (starts at \$72.10), Dental (starts at \$62.02), Health Discount Program (starts at \$24.99), Gap Health Insurance (starts at \$19.87), and Accident and CI (starts at \$52.95).

Step 4

You have selected Connect Value Extend, you decided to purchase it.

Click on button Details and browse on summary of this plan.

Then click on button



Shopping Cart window opens.

29 year old male / Florida, 32822 / Monthly payment / Effective Date: Nov 12, 2019 / 2 Family Members (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.

Policy	Product Type	Coverage Start Date	Cost
Connect Value Extend Details	Short Term Health Insurance	11/12/2019 <i>Coverage ends on Nov 9, 2022</i>	\$341.83/mo Remove

Cart Summary	
Connect Value Extend	\$341.83/mo
Total Monthly Cost ⓘ	\$341.83/mo
One-time enrollment fee ⓘ	\$0.00
Initial Payment ⓘ	\$341.83

 Begin Application



Click on button



Follow instructions on the screen, and submit application.

Email arrives in your Inbox.