

Short-Term Medical FAQ

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.

Do all of my benefits go away once my temporary health insurance ends?

If you purchased additional coverage(s) along with your short-term medical policy, you will continue to be billed for those products after your benefit coverage period has expired unless we receive written notification to cancel. To cancel any other products once your short-term medical coverage ends, contact policy services using the information listed in the green box.

If my short-term medical policy coverage period ends and I do not have access to major medical health insurance, can I apply for temporary coverage again?

Depending on your state of residence, you may apply for a new short term medical policy, subject to pre-existing condition exclusions. Please contact your insurance producer or Customer Service for more information.

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

If you select additional coverage(s) along with your short term medical policy, your bank statement will reflect individual transactions for each separate coverage you have selected. Payments are not combined, and could deduct from your account at various times throughout the month. Contact Customer Service with any billing questions.

When will my premium for the short term medical policy deduct from my account?

The initial draft will be taken at the time of submission. Monthly premiums will be due 3 days prior to the effective date.

What is the Loomis Portal?

The Loomis Portal is where to go with any questions. At www.loomisco.com/healthxgateway/member, you can view:

- Claims and past claims processed and Explanation of Benefits (EOB)
- Provider networks
- Dependent information
- Balance summary
- Plan documents
- ID cards

Cancellation

Email: cancel@loomisco.com

Fax: (610) 374-6986

Phone: (866) 473-6615

Mailing Address

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

Chat feature:

Available 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., 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.

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.

THIS IS A SHORT TERM HEALTH BENEFIT PLAN THAT IS NOT INTENDED TO QUALIFY AS THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA). UNLESS YOU PURCHASE A PLAN THAT PROVIDES MINIMUM ESSENTIAL COVERAGE IN ACCORDANCE WITH THE ACA, YOU MAY BE SUBJECT TO A FEDERAL TAX PENALTY. ALSO, 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. THIS POLICY INCLUDES A PRE-EXISTING CONDITION EXCLUSION PROVISION.

