

Innovative and Flexible Solutions

The IHC Group fills a unique niche. We are large enough to compete nationally yet nimble enough to quickly adapt as the market changes.

Working closely with you, we leverage our strength and expertise to create tailored products that help your business grow. Our portfolio includes:

Small Group

The IHC Group offers competitively priced, fully insured medical insurance for employer groups of two to 50 employees. Our comprehensive portfolio of small group benefits is designed to meet the unique needs of small businesses. Your clients may choose from PPO plans, HSA-qualified high-deductible health plans and other creative deductible and coinsurance options.

Individual Medical

We understand that individuals and families paying for their own health insurance are looking for an affordable plan with benefits they will actually use. Our individual major medical portfolio includes many plan designs that offer a wide range of benefits, options and price points to accommodate their needs.

Short-Term Medical

When your clients need temporary coverage that minimizes out-of-pocket exposure, our short-term major medical insurance portfolio provides quality, affordable options. Our STM plans offer coverage from 30 days to 12 months, and they can be quickly and easily purchased online, often with next-day coverage. From recent graduates to those in between jobs to seasonal workers, our plans meet a variety of needs and budgets.

Dental and Vision

Our dental and vision portfolio includes plans for employer groups of two or more as well as individuals and families—including those over 65. Your clients may choose from several plan designs, and employer groups with five or more can customize benefits. Our dental plans are about convenience and flexibility, offering quick, simple online quoting and enrollment, and a choice of an indemnity plan without network restrictions or a PPO plan with access to thousands of providers nationwide.

Limited Benefit Medical

While they are not designed for catastrophic coverage, The IHC Group offers limited benefit plans for groups and individuals. Our plans provide first-dollar benefits at stated dollar amounts for physician office visits, preventive care, diagnostic tests and more. Our Defined Solutions limited benefit medical plans are guaranteed issue plans for individuals and families and offer an affordable monthly premium, easy online enrollment and a choice of three plans benefits.

