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GroupLink Announces CLEAR Vision Insurance Portfolio *Partnership with Davis Vision Expands Small Group Sales Opportunities*

Indianapolis, IN – November 11, 2008 – GroupLink, Inc. recently introduced the CLEAR Vision Insurance portfolio as a result of a new, exclusive partnership with Davis Vision, Inc., one of the nation’s leading managed vision care networks. GroupLink, headquartered in Indianapolis, Indiana, is a member of the IHC Group, an insurance organization comprised of Independence Holding Company (NYSE: IHC) and its operating subsidiaries.

With CLEAR Vision, GroupLink producers can now offer the Davis network to groups with as few as two lives.

“Never before have producers been able to offer this great product to groups with less than 50 lives. We’re extremely fortunate to have developed this exclusive relationship with one of the nation’s top vision networks,” said Roger Skinner, president of GroupLink. “Having a combined dental/vision product we can offer to groups with as few as two lives is a major step forward for GroupLink and the agents we serve.”

GroupLink’s new CLEAR Vision Insurance portfolio offers customers access to the robust Davis Vision Network with multiple plan design options and copays for groups of two or more. It can also be combined with a GroupLink dental plan or sold as a stand-alone product. GroupLink’s vision and dental insurance is underwritten by Madison National Life Insurance Company, Inc. in all states except New York and New Hampshire where it is underwritten by Standard Security Life Insurance Company of New York. Madison National Life and Standard Security Life, both rated A- (Excellent) by A.M. Best, are members of the IHC Group.

CLEAR Vision Insurance customers will have access to Davis Vision’s national network of nearly 45,000 providers in all 50 states, Washington D.C., Puerto Rico, Saipan, Guam and the Dominican Republic. Some of the program’s most popular covered benefits include eye exams, eyeglasses and contact lenses, and value-added features such as breakage warranties, laser vision correction discounts and low vision coverage.

In addition, Davis Vision offers a full array of administrative services including electronic claims adjudication, professional optometric consulting services, sales support, employee services, Internet support, network access and management reporting.

Producers interested in evaluating CLEAR Vision Insurance options are encouraged to participate in one of GroupLink’s upcoming educational webinars. Registration is available at www.grouplinktpa.com.

About GroupLink, Inc.

GroupLink, Inc., a member of the IHC Group, has provided innovative dental insurance, vision plans, and self-funded products for employers since 1983, and is proud to celebrate 25 years of service in 2008. As a full-service company providing third-party administration, program management, and producer marketing and sales assistance, GroupLink also offers outstanding, customer-focused service with industry-leading turnaround times for quotes, new case issue, and claims administration. Visit GroupLink online at www.grouplinktpa.com.

About the IHC Group

The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries, including Madison National Life Insurance Company, Inc., Standard Security Life Insurance Company of New York and Independence American Insurance Company. The IHC Group has been providing life, health and stop-loss insurance solutions for more than 26 years. For more information on Independence Holding Company and the IHC Group, visit www.ihcgroup.com.

About Davis Vision, Inc.

Davis Vision, Inc., based in Plainview, New York, administers vision services to over 55 million members nationally through an extensive network of nearly 45,000 participating providers, including ophthalmologists, optometrists, opticians and many of the nation's premier retail centers. Davis Vision's provider network credentialing program has been certified by the NCQA. For more information about Davis Vision, visit www.davisvision.com.

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