## **UNITED STATES**

## SECURITIES AND EXCHANGE COMMISSION

Washington, D. C. 20549

# FORM 8-K

## **CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) September 24, 2018

## INDEPENDENCE HOLDING COMPANY

(Exact name of registrant as specified in its charter)

Delaware 001-32244 58-1407235

(State or other jurisdiction of incorporation or organization) (Commission File (I.R.S. Employer Identification Number) No.)

96 Cummings Point Road, Stamford, Connecticut

(Address of principal executive offices) (Zip Code)

06902

Registrant's telephone number, including area code: (203) 358-8000

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:
"Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
"Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240a-12)
"Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
"Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13a-4(c))
Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).
Emerging growth company"
If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) if the Exchange Act. "

## **Item 8.01 Other Events**

On September 24, 2018, the HealtheDeals division of IHC Specialty Benefits, Inc. began supporting the members of USAA, an insurance, banking, and investment services provider serving millions of military members and their families, in selecting among a number of quality health insurance choices. In order to support USAA members, HealtheDeals has opened a new call center with licensed agents in Minneapolis, Minnesota. USAA will direct its members seeking either Affordable Care Act or alternative health coverages to this call center. All of the alternative health coverages will be underwritten by Independence American Insurance Company, a member of The IHC Group.

#### **SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

#### INDEPENDENCE HOLDING COMPANY

(Registrant)

By: Teresa A. Herbert Date: September 25, 2018

/s/ Teresa A. Herbert

Teresa A. Herbert

Senior Vice President and Chief Financial Officer

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<sup>&</sup>quot;Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

#### Section 2 – Financial Information

Item 2.02 – Results of Operations and Financial Condition

On May 6, 2010 at 11:00 a.m. EST, Perma-Fix Environmental Services, Inc. (the "Company") will hold a conference call broadcast live over the Internet. A press release dated April 29, 2010 announcing the conference call, is attached hereto as Exhibit 99.1 and is incorporated herein by reference. A transcript of the conference call will also be available on the Company's web page at www.perma-fix.com.

On May 6, 2010, the Company issued a press release to report its financial results for the three months ended March 31, 2010. The press release is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

The information combined in this Item 2.02 of this Form 8-K and the Exhibits attached hereto are being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Act of 1934 (as amended), or otherwise subject to the liabilities of such section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 (as amended), except as shall be expressly set forth by specific reference in such filing.

Section 9 – Financial Statements and Exhibits

Item 9.01 – Financial Statements and Exhibits

## (d) Exhibits

Exhibit Number Description

99.1 Press release dated April 29, 2010 99.2 Press release dated May 6, 2010

## **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Company has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PERMA-FIX ENVIRONMENTAL SERVICES, INC.

Dated: May 6, 2010 By: /s/ Ben Naccarato

Ben Naccarato Vice President and Chief Financial Officer