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Flexible Benefit Service Corporation Introduces Health Advocate™ to Help Clients Navigate Health Insurance Landscape

ROSEMONT, Ill. (Feb. 15, 2012) – Flexible Benefit Service Corporation (Flex) announced today that Health Advocate, Inc., the nation's leading independent healthcare advocacy and assistance company, will provide its award-winning health advocacy service to Flex's clients. Health Advocate assists organizations and their employees with navigating the complex healthcare and insurance systems. They help participants and their families with their medical, hospital, dental, pharmacy and other healthcare needs.

If a participant or their eligible family member needs assistance, they simply call Health Advocate toll-free and a Personal Health Advocate (PHA) helps them with clinical and administrative issues related to the healthcare and insurance marketplace. The PHA, who is typically a registered nurse and is supported by a team of medical directors and benefits and claims specialists, helps ensure that participants receive the quality care and answers they need, when they need it most.

The PHA can address a range of challenging and sensitive healthcare topics, including:

- understanding how co-payments, deductibles and coinsurance work;
- assisting with insurance claims, billing errors and payment arrangement negotiations;
- scheduling appointments with hard-to-reach specialists and arranging for specialized treatments and tests; and
- helping with eldercare issues, Medicare clarifications, locating adult day care, assisted living and long-term care, among many others.

This one-on-one support can free employees in the workplace of worry and time lost seeking solutions, and enables them to remain fully productive on the job. For employers, this means reduced healthcare costs and eases the burden on Human Resources. Additionally, Health Advocate can be a valuable resource for health insurance producers to package for their



group and individual clients. It allows producers to differentiate their services and enables their clients to have better engagement tools.

“Flex is excited to partner with Health Advocate and begin offering this consumer-centric resource,” said President of Flex, John DiVito, “This service offers tremendous value at a minimal cost and goes hand-in-hand with our belief in getting people the cost-effective care they need through consumer-driven healthcare and tax-advantaged programs.”

Flex offers various consumer-driven, tax-advantaged products, services and resources to employers throughout the U.S., including Flexible Spending Accounts (FSA), Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSAs), Transit/Parking Reimbursement Accounts (TRAs), Cafeteria Plans, COBRA and more. Through its comprehensive understanding of the health insurance and benefits administration markets, Flex presents a cutting edge perspective on finding solutions for the rising cost of healthcare.

For more information about Flex, visit www.flexiblebenefit.com or call 888-353-9178.

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About Flexible Benefit Service Corporation

Flexible Benefit Service Corporation (Flex), headquartered in Rosemont, Ill., is a leader in the health insurance and benefits administration markets. Since 1988, it has offered cost-effective healthcare solutions integrated with unparalleled expertise, service and technology to health insurance Producers, Employers and Employees. Their two primary divisions include the Flex General Agency and Flex Plans. The General Agency offers health insurance Producers free access to leading health, Medicare and ancillary/voluntary insurance carriers, products, resources and more. The Flex Plans division serves Employers and Employees through its in-house portfolio of benefits administration products that are designed to add cost-effective value to any employee benefits package. Through its comprehensive understanding of the health insurance and benefits administration markets, Flex presents a cutting edge perspective on finding solutions for the rising cost of health care.

About Health Advocate

Health Advocate™, Inc., the nation’s leading independent healthcare advocacy and assistance company, serves 25+ million Americans through more than 8,200 client relationships, including many of the nation’s largest companies, helping members personally navigate healthcare and insurance-related issues, saving time and money. Their Core Health Advocacy service is centered around Personal Health Advocates, who assist



members with a range of clinical, administrative and insurance-related issues. Their spectrum of add-on, complementary employee- and employer-based solutions include Wellness Advocate™, Benefits Gateway and Health Information Dashboard™, EAP+Work/Life™, Personalized Health Communications™ and decision support programs. The solutions are designed to lower healthcare costs, increase productivity and improve outcomes.

Founded in 2001 and headquartered in suburban Philadelphia, Health Advocate has received a range of awards including 2011 *Workforce Management* magazine Optimas Award as the Worldwide Leader in Service, 2011 *InformationWeek* Top Tech Innovations, named for the fifth consecutive year as one of America's fastest growing private companies by *Inc.* 500, one of the fastest growing companies in North America on Deloitte's 2010 and 2011 Technology Fast 500™, 2011 Enterprise Awards' Life Sciences Company of the Year in the Greater Philadelphia Region, 2011 Entrepreneur of the Year in the Greater Philadelphia Region by Ernst & Young, and is rated one of the Top 20 Best Places to Work by *Philadelphia* magazine. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment. For more information on Health Advocate, including case studies, testimonials, news and more, visit www.HealthAdvocate.com.