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Flexible Benefit Service Corporation Now Offers Combined Insurance Supplemental Plans

New custom packages for small groups available exclusively from Flex

ROSEMONT, III. (August 9, 2012) – Flexible Benefit Service Corporation (Flex) announced today the addition of Combined Insurance and their range of supplemental accident, disability, health and life insurance products. Available exclusively through the Flex General Agency, health insurance producers can distribute a custom package of Combined Insurance product offerings that are not normally available to the small group market, including Accident Protector, Cancer Protector and Health Protector.

This package of Combined Insurance products is a great fit for use with high-deductible health plans (HDHPs). These supplemental products can offset the out-of-pocket costs associated with increasingly popular HDHPs. In fact, according to <u>America's Health</u> Insurance Plans (AHIP) 59 percent of employer-based plans currently include HDHPs in their benefit offerings.

"Flex is excited to offer our producers the opportunity to sell Combined Insurance," said President of Flex, John DiVito. "As HDHPs continue to become the norm, these products can assist in bridging the gap for consumers."

Health insurance producers are invited to learn more about this exclusive product offering at the upcoming **Combined Insurance Webinar** hosted by Flex on August 22, 2012 at 10 AM Central. 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, III., 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 including Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSAs), Transit/Parking Reimbursement Accounts (TRAs), Cafeteria Plans, COBRA and much 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 health care.

About Combined Insurance

Combined Insurance (www.CombinedInsurance.com) is a leading provider of individual supplemental accident, disability, health and life insurance products and part of the ACE Group of Companies. With a field sales force and corporate staff in excess of 7,000 people worldwide, Combined Insurance meets the growing coverage needs of policyholders around the globe. For more information, call 1-800-490-1322 or visit www.combinedinsurance.com. Glenview, III - Ward Group, the insurance industry leader for benchmarking and best practice identification, has named Combined Insurance, a leading provider of supplemental insurance, to its annual Ward's 50 Top Performing Insurance Companies for 2011 list.