

## **InsureXSolutions Rolls Out Private Health Exchange for Illinois Police Benevolent and Protective Association (PBPA)**

*PBPA members able to compare health insurance plans and get coverage for January 1, 2014*

**ROSEMONT, III. – December 19, 2013** – [Flexible Benefit Service Corporation](#) (Flex) announced today that the company has launched an [InsureXSolutions®](#) private health insurance exchange for the [Police Benevolent and Protective Association](#) (PBPA). The [Illinois Police Insurance Exchange](#) allows the PBPAs 30,000-plus active and retired police officers to discover personalized health insurance options, compare plans and enroll by December 23 to have coverage beginning January 1, 2014

After announcing the partnership on December 3, 2013, Flex moved quickly to set up the private exchange in time for the Affordable Care Act (ACA) deadlines. According to ACA, every American is to be covered by a health insurance plan beginning in 2014. To avoid penalties, individuals and families must have coverage by March 31, 2014. A family that fails to get insurance will have to pay \$95 per adult and \$47.50 per child or 1 percent of income—whichever is greater. This fee will climb to \$695 per adult and \$347.50 per child or 2.5 percent of family income in 2016.

“The Illinois Police Insurance Exchange web site provides active and retired members with a comprehensive, easy-to-use toolkit that enables them to gather information on health insurance programs available through the exchange,” stated Sean Smoot, Director and Chief Legal Counsel of PBPA Illinois. “In addition to providing guidance regarding specifics of the new health care law, members have access to a variety of insurance options based on their individual needs. Membership in the PBPA has many valuable aspects for members, whether they are on duty or off. The partnership with Flex is just another example.”

The Illinois Police Insurance Exchange enables PBPA members to shop plans from top insurance providers and apply directly through the web site. PBPA members can also view up-to-date information on health insurance and the ACA, connect with a licensed insurance professional for guidance or see if they qualify for subsidized plans.

The exchange offers PBPA members with a personalized selection of coverage options. Users can then refine their selection by insurance company, monthly premium, deductible, coinsurance, HSA eligibility and plan type, or they can select up to 8 plans and compare them line by line in a simple and informative interface. Today, the Illinois Police Insurance Exchange offers health insurance, short-term insurance and dental insurance plans, with more coverage options to come in 2014.



“We have now spent over three and half years building the technology that makes InsureXSolutions a empowering tool for associations and their members,” said John DiVito, president of Flex. “When the PBPA requested to have an exchange in place for 2014, we were ready to launch quickly. We’re proud to offer Illinois’s finest this innovative platform and all 25 years of our experience in health insurance administration.”

To visit the PBPA exchange, visit [www.policeinsuranceexchange.com](http://www.policeinsuranceexchange.com).

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#### **About Flexible Benefit Service Corporation**

Flexible Benefit Service Corporation (Flex) is a leader in the health insurance and benefits administration marketplace. Since 1988, Flex has continuously offered cost-effective health care solutions for producers, employers, employees and individuals. Through their consumer-driven strategies, tax-advantaged programs and insurance offerings, Flex serves as a full service general agency and benefits administrator. The comprehensive Flex product portfolio includes flexible spending accounts (FSAs), health reimbursement arrangements (HRAs), health savings accounts (HSAs), transit/parking reimbursement accounts (TRAs), COBRA administration and more. Flex also blends its in-house expertise from both divisions to offer a private insurance exchange showcasing integrated resources and innovative technology. Learn more at [www.flexiblebenefit.com](http://www.flexiblebenefit.com).

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