

For Immediate Release

For more information, please contact:

Melinda Hart
PR for Fringe Benefit Group
(210) 824-3433
melindachart@aol.com

Fringe Benefit Group Announces Framework Passage; New Limited Medical Plan Designed to Support High-Deductible Health Plans

Austin – November 3, 2008 – Fringe Benefit Group, an industry leader in limited medical health insurance plans and health benefits administration, today announced the availability of its new limited medical insurance plan, Framework Passage, which provides first dollar coverage for employees enrolled in a high-deductible health plan (HDHP). The Framework Passage plan (www.frameworkhealthplan.com) gives members the ability to defray those out-of-pocket costs covered by the limited medical insurance plan while they grow the available fund balance inside their Health Savings Account (HSA) toward payment of the deductible of their HDHP. Designed specifically to layer under an HSA-qualified HDHP and alleviate some of the member's financial concerns, Framework Passage offers a way for individuals to receive valuable health benefits at an affordable price.

The advantages of HDHPs are apparent to employers who must become leaner and more competitive in their markets to survive. However, because of employee reticence due to potentially significant out-of-pocket costs, HDHPs have been a challenge for many employers to implement. Framework Passage provides a solution – it is affordable, easy to access and use. There are no pre-existing condition limitations (except Critical Illness), no co-pays or deductibles, no waiting periods, and none of the plan's benefits inhibit or impair the tax favored status of the HSA.

With the Framework Passage plan, employers pay as little as \$33.75 per month and provide valuable health benefits to their employees, including coverage for daily in-patient services at hospital and skilled nursing facilities and intensive care units, in-patient services for substance abuse and mental illness disorders, accident coverage

and more. Powerful and affordably priced, this plan overcomes many of the obstacles brokers and employers face when implementing a qualified HDHP.

“We developed the Framework Passage plan because we recognized that there are many employers who have adopted HDHPs but their employees aren’t able to afford their deductibles and co-insurance when they face an unforeseen circumstance. This plan was designed to help employees access healthcare needs at a price they can afford, which goes a long way toward overcoming the hurdles that agents and employers face when proposing an HDHP,” said Brian Robertson, executive vice president of the Fringe Benefit Group.

Framework Passage is underwritten by Standard Security Life Insurance Company of New York, a member of the IHC Group, an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries.

About Fringe Benefit Group

The Austin, Texas-based Fringe Benefit Group and its affiliate companies have helped employers design and administer a wide variety of benefit programs since 1983. Through its nationwide network of independent brokers and agents, Fringe Benefit Group has established itself as the leader in government contractor health and welfare and retirement plans. Drawing on its expertise in the prevailing wage segment, the company was a pioneer in group benefit plans designed specifically for hourly and part-time workers (limited benefit programs). Today, as health insurance costs continue to rise, the company’s Framework Health Plans are being utilized by employers of all sizes across the nation. Fringe Benefit Group represents a range of A+ to A- rated carriers through a network of more than 700 brokers in all 50 states. For more information, visit www.frameworkhealthplan.com.

###