

Ternian Insurance Group

Innovations in Limited-Benefit Medical Plans

Why settle for the same old plan designs in the marketplace today? At your next renewal, you can give your employees more than just a rate increase. You can consider a fresh, new approach to limited-benefit medical plans. Plans are designed to be simple to use, easy to understand and meet the unique needs of your employees.

- **No pre-existing condition limits**
- **No deductibles**
- **Both co-pay and indemnity plans available**
- **Catastrophic “buy-up” options**
- **Affordable “buy-down” options**
- **Prescription co-pay insurance card**

Administrative Freedom

Even in a strong economy, companies have understaffed and overworked employee benefit departments. All of Ternian's program offerings can be billed directly to the employee, so there are no payroll deductions and no ongoing administration required of the employer.

- **Flexible, custom plan designs**
- **Payroll deductions NOT required**
- **Non-COBRA plans available**
- **Web based enrollment and self-service**
- **5-day claims turnaround**

Employee Empowerment

Ternian's limited-benefit medical plans are designed to meet your employees' individual needs and lifestyle differences. Employees can decide whether insurance for day-to-day coverage, catastrophic protection, or a discount medical plan will best suit their healthcare needs and budget.

- **First dollar, catastrophic and gap plans**
- **DoctorNavigator[®] tools for physician and prescription price comparisons**
- **Online enrollment and ongoing self-service**
- **Direct-pay, portable plans**
- **Value-added discount plans and 24/7 Nurseline**

Let Your Broker Know About Ternian

Our company name may be new to you, but our footprint in the voluntary marketplace is not. You'll know our founders as the “Former Star HRG guys,” who led the Nation's premier provider of limited-benefit medical plans. For over 20 years, our leadership team has helped thousands of employers and millions of uninsured workers obtain quality, affordable coverage. Today, that tradition of market leading innovation continues with Ternian's national insurance programs and marketing and administrative services. Take a look at what we have to offer by letting us provide you a quote for your next renewal.

Here's how to contact us: 602.216.0006 | marketing@ternian.com | www.ternian.com