



Welcome!

ternian   
Insurance Group

***A Better Approach to the  
Limited-Benefit Medical Plan Marketplace***



# Ternian Insurance Group

## Who We Are

- **Founded by former executives of Starbridge (now CIGNA Voluntary)\***
  - § Founders have voluntary/LBMP experience since 1989
  - § Ternian formed in April 2007
- **Voluntary Benefits MGA/MGU**
  - § Niche insurance program manager and national marketing agency
  - § Design – Market – Administer – Manage
  - § Proprietary Limited-benefit medical and Non-medical voluntary benefits
  - § Focus on Uninsured, Underinsured, and Underserved
  - § Markets: Employer, Group Associations, Individual Associations, Affinity
- **Distribute Products through Brokers and Consultants**

*\* Note: Ternian Insurance Group LLC, its founders, employees, products and/or services are not affiliated with CIGNA HealthCare, CIGNA Voluntary, Star HRG and any of its products and/or services in any way. CIGNA HealthCare, CIGNA Voluntary, Star HRG and Starbridge are registered trademarks of CIGNA Corporation - Philadelphia, PA.*





# Our Carrier and Vendor Partners



Aetna Dental Access<sup>®</sup>  
Providers call: 888-238-4825



**COAST TO COAST  
VISION PLAN**

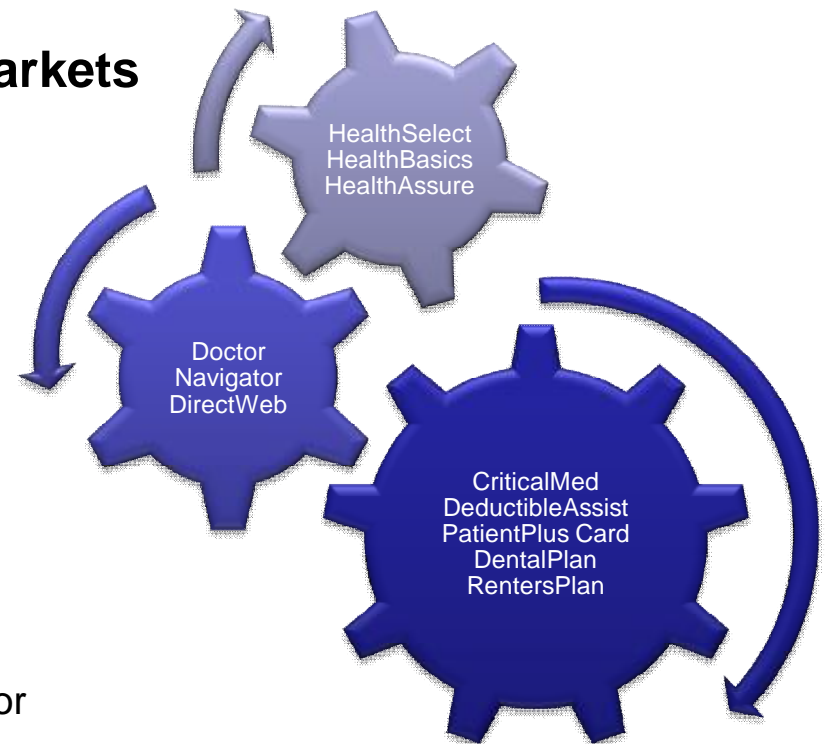




# A Better Approach to LBMP Programs

- Price and Value equivalent
- The Right Carrier Options for Different Markets
- Innovation: *Consumerism* in LBMP

- § Product choice: Custom benefit plans
  - ü No deductibles/coinsurance
  - ü Generic drug only option for lower premiums
- § The Other 90%: unmet/different lifestyle needs
  - ü Alternatives to traditional first-dollar LBMP
  - ü CriticalMed, DeductibleAssist, PatientPlus Card
  - ü Non-medical ancillary plans
- § Relevant and meaningful consumer-driven tools
  - ü Provider price comparison tools: DoctorNavigator
- § Technology-enabled administrative platform
  - ü DirectWeb
  - ü Custom enrollment/participation strategy





# Enrollment Strategy

## Partnership

Ternian will work closely with you to develop a custom enrollment strategy designed to maximize participation. From the initial open enrollment period to an ongoing communication plan, we will work within your group's unique requirements.

### Customized Strategy May Include:

- Personalized postcards
- Email campaigns
- Website banners and links
- Marketing copy for newsletters
- Mail inserts/posters/new employee materials
- Group presentation materials
- Other custom approaches that you can suggest





# DirectWeb and DoctorNavigator

## • Capabilities Demo

DirectWeb is Ternian's proprietary enrollment and administrative system. Groups are provided with a customized web portal where their employees are offered a voluntary benefits package with little administrative effort.

### Administrative Features:

- Customized enrollment & administrative website
- Integrated with existing company website
- Individual or multiple product offering
- Directly billed to individual's debit or credit card
- Real-time eligibility system
- Resource library for insurance certificates, ID cards, plan information and forms
- Enrollee portal for account resource and self-service
- Seamless transition of existing payroll deduction files (EDI)
- DoctorNavigator.com consumer-driven portal and price comparison tools





# LBMP Marketplace Comparison

	Ternian	Starbridge	SRC
Insurance carrier AM Best rating	A+	A	A
Expense-incurred LBMPs	Ⓟ	Ⓟ	Ⓟ
100% Coins / \$0 Deductible options	Ⓟ		
Indemnity LBMP option	Ⓟ		Ⓟ
Plans standard with no pre-x	Ⓟ		
Custom plan designs	Ⓟ	Ⓟ	Ⓟ
Catastrophic buy-up option	Ⓟ		
Out-of-pocket/gap plan option	Ⓟ		
Low-cost discount card option	Ⓟ		
DoctorNavigator tools	Ⓟ		
Direct billing to credit/debit cards	Ⓟ		
Broker commissions up to 15%	Ⓟ		
Non-employer group plans	Ⓟ		

