
Ternian® Expands Voluntary Benefits Portfolio with Three New Limited-Benefit Health Insurance Plans

Phoenix, Arizona – May 7, 2009 – Ternian Insurance Group LLC is pleased to announce the launch of their new limited-benefit health insurance plans. The plans are designed to provide affordable, minor-medical insurance coverage to working Americans, association members, and individuals. The expanded program complements and enhances Ternian's existing portfolio of Direct Voluntary Benefits.

While the insurance industry has seen many new entrants in limited-benefit health insurance plans (sometimes referred to as mini-meds), Ternian's footprint in the marketplace is deep rooted. The founders of Ternian have dedicated over 20 years in the marketplace. They helped pioneer the concept of limited-benefit health insurance plans in their former roles as the executive leadership team behind one of the nation's leading providers. Their reach helped thousands of employers and millions of uninsured employees obtain quality, affordable coverage. Since the formation of Ternian, the founders have spent a two-year period committed to creating quality, value-driven insurance products and services for the uninsured and underinsured marketplace.

Ternian's new limited-benefit health insurance plans will be offered under the brand names of HealthSelect™, HealthBasics™, and HealthAssure™. The three plans were developed to provide both indemnity and expense-incurred (co-pays and coinsurance) models of limited-benefit health insurance plans, as well as meet different target markets. Ternian now has the flexibility to offer the insurance brokerage community quality and affordable products that will fit the specific needs of traditional employer groups and other hard-to-place opportunities.

"Our goal for the new limited-benefit health insurance plans was to establish a product offering with the flexibility to fit any group opportunity that a broker could present to us," said Ben Rozum, Ternian president. "The new plans, in conjunction with our existing products, offer a unique approach to meeting the diverse needs in the marketplace." Ternian now has a complete package of voluntary medical products that is available to virtually any group size, any industry, and any eligible class. Brokers and consultants can begin to submit Request for Proposals immediately for a fresh approach to limited-benefit health insurance plans.

All of Ternian's plans are available at no cost to the employer and require little-to-no administrative work. Features include: guaranteed issue, customized plan designs for no deductibles, no co-insurance, and no pre-existing condition limitations, and the DoctorNavigator® physician and prescription price comparison tool. With Ternian's DirectWeb® administration, individuals can enroll online or over the phone in less than five minutes, and the direct-billed platform eliminates the hassles of payroll deduction administration. For traditional payroll deducted employer groups, Ternian offers a seamless transition of existing processes for EDI file transfers.

As part of Ternian's suite of Direct Voluntary Benefits, HealthSelect, HealthBasics, and HealthAssure will be marketed nationally through insurance brokers and consultants. For more information, please visit www.ternian.com.

About Ternian Insurance Group LLC.

Ternian Insurance Group LLC., based in Phoenix, Arizona, is a niche insurance program manager and national marketing agency. They specialize in the product development and distribution channel management of value-driven, Direct Voluntary Benefits. Their founders have a 20 year history of helping thousands of employers and millions of uninsured workers obtain quality, affordable coverage. They remain committed to the voluntary marketplace.

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