

Ternian® Launches a New "Mid-Level" Medical Plan for Struggling Employers

Phoenix, Arizona – September 7, 2010 – Ternian Insurance Group LLC., a Phoenix based insurance program manager and administrator, has developed and launched a new medical insurance plan called, HealthValu®. HealthValu is designed to provide a "mid-level" of medical insurance protection for employer groups that cannot afford or cannot qualify for traditional, comprehensive health insurance.

According to Ben Rozum, president of Ternian, "HealthValu provides an accessible and affordable alternative for employers. Coverage levels and pricing are designed to fall somewhere in between a mini-med and comprehensive health plan." Ternian believes that HealthValu can help brokers and employers with real challenges they face in the group health insurance marketplace today. For example, employers may find themselves in the difficult position of having to cancel a group plan, some are being cancelled by carriers because of unmet requirements, and some just can't qualify due to pre-existing conditions. Ternian offers an alternative solution for these challenges with their HealthValu plan.

Unlike traditional, comprehensive or high-deductible health insurance plans, HealthValu may not cover all of the expenses associated with a catastrophic or major medical occurrence. Because of this, premiums for HealthValu will cost an employer 20-40% less while including plan options with annual limits of \$25-100,000 per year. The benefit structure provides first-dollar coverage (no high deductibles) and gives employees access to see a doctor or obtain a prescription for just a small copayment. Ternian indicates that the non-catastrophic plans will help to cover the majority of routine medical expenses that individuals typically incur.

Certain provisions of the recent healthcare reform legislation are likely to have an effect on the limited-benefit medical plan marketplace, which is pending further guidance and clarity from government agencies. Rozum added, "While healthcare reform may help to solve some of the crisis for businesses in 2014, employers need real solutions for the challenges they are facing today, and Ternian is going to continue to provide relevant insurance options." Ternian indicates that it is important to point out that they offer indemnity-based policies which are comprised of a package of excepted benefits. Ternian believes that HealthValu, along with other products in their portfolio, will continue to provide a viable solution for the marketplace.

HealthValu is available on a guarantee issue basis for employers large and small, but may not be available in all states. It is marketed and administered exclusively by Ternian Insurance Group and underwritten by an A+ rated insurance carrier. The plans include a web-based enrollment and administrative system with access to DoctorNavigator®, an online tool for physician and prescription comparison shopping. For more information on HealthValu, contact your insurance broker or please visit www.ternian.com.

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About Ternian Insurance Group LLC.

Ternian Insurance Group is a Phoenix-based, insurance administrator, program manager, and national marketing agency. They specialize in niche-insurance product development, administrative excellence, marketing, and distribution channel management. Ternian's founders helped to pioneer the concept of limited-benefit health insurance plans and have a 20-year history of helping thousands of employers and millions of uninsured workers obtain quality, affordable coverage. Ternian remains committed to that cause in the voluntary marketplace.

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