

FOR IMMEDIATE RELEASE

**FORMER LIMITED-BENEFIT MEDICAL PLAN EXECUTIVES LAUNCH NEW FIRM**  
*Founders of Ternian Insurance Group remain committed to voluntary marketplace.*

Phoenix, Arizona – February 28, 2008 – A team of veterans from Star HRG, which pioneered the concept of limited-benefit medical (mini-med) plans before being bought by CIGNA, has launched a start-up organization targeting voluntary benefit programs designed to help uninsured and underinsured individuals.

Star HRG's former President, Timothy L. Cook, together with former co-executives Craig A. Smith and Benjamin Rozum founded Ternian Insurance Group LLC. in 2007. Rozum, who was head of Sales, Client Management and Product Development at Star HRG, is leading the newly formed company as President.

In its early stages of formation, Ternian conducted market-based research to assess the needs of uninsured and underinsured individuals to uncover potential gaps in coverage in the voluntary marketplace. They are currently establishing partnerships with insurance carriers and ancillary providers to develop value-based products and consumer-driven services.

"This is an exciting time for our company. The opportunity to develop new products and services will carry on our tradition of market leading innovation," said Rozum. Ternian believes that there continues to be a need in the voluntary and individual marketplace to provide consumers with more choice, information, and a broader range of affordable options.

Ternian expects to release details of their partnerships, products and services over the first half of 2008.

About Ternian

Ternian Insurance Group LLC., based in Phoenix, Arizona, is a niche insurance program manager and marketing agency. We specialize in the product development and distribution channel management of value-driven, voluntary insurance programs and services. Our founders have a 17 year history of helping thousands of employers and millions of uninsured workers obtain affordable coverage. We remain committed to the voluntary marketplace. For more information, visit [www.ternian.com](http://www.ternian.com).

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Voluntary Benefits. Mandatory Value.

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