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## Company Backgrounder

Ternian Insurance Group LLC. is a Phoenix-based niche-insurance program manager and marketing agency founded in 2007 by former leadership team members of Star HRG. The founders of Ternian helped to pioneer the concept of limited-benefit medical (mini-med) plans while leading Star to become the premier provider in the industry.

Ternian was founded to push the expansion of the health care consumerism movement into the voluntary benefits marketplace, realizing that one size does not fit all for the insurance coverage needs of uninsured and underinsured individuals. By exposing coverage gaps across the spectrum of existing health care products and services, Ternian looks to complement existing employee benefit plans in the voluntary marketplace. The focus is to provide uninsured and underinsured employees with more choice, consumer-driven information, and a broader range of value-based, quality, affordable options.

Ternian will drive value in its products and services by:

- § understanding the real needs of uninsured and underinsured individuals,
- § providing unique choices and alternatives to meet their different lifestyle needs,
- § considering income restraints and affordability,
- § insuring benefit levels provide real value for their hard earned dollar, and
- § giving access to relevant and meaningful consumer information.

These are the building blocks and the foundation for the Value-Driven Voluntary Benefits developed and offered by Ternian.

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