
Frequently Asked Questions

1. Who is Ternian Insurance Group?

Ternian is a Phoenix-based niche-insurance program manager and marketing agency. The company specializes in the product development and distribution channel management of Value-Driven Voluntary Benefits.

2. What does Value-Driven mean?

To Ternian, it means pushing 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.

3. What is Ternian's focus?

Ternian's focus is to provide uninsured and underinsured employees with more choice, consumer-driven information, and a broader range of value-based, quality, affordable options. 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.

4. Is Ternian an insurance company?

Ternian is not an insurance company and therefore does not carry the risk on any of its products. We operate as a Managing General Insurance Agency which partners with insurance carriers, ancillary vendors and administrators to develop and market proprietary, needs-based insurance programs and related services.

5. Does Ternian offer limited-benefit medical (mini-med) plans?

Ternian does not offer limited-benefit medical (mini-med) plans. Our product offerings are designed to complement existing benefit plans in the marketplace today and are not intended to replace or compete with mini-med or major-med plans.

6. Does Ternian offer its products and services to employers or direct to consumers?

Ternian is primarily focused on employer group channels but some of our product offerings are available directly to individuals and through aggregators of individuals.

7. What size employers can offer Ternian insurance plans and services?

Currently, employer groups with 100 or more eligible employees can offer Ternian programs.

8. Are there any employer contribution or administrative requirements?

Ternian programs are offered on a voluntary basis and do not require any employer funding. All of the plans can be offered without the administrative commitment of payroll deductions.

9. Who owns Ternian?

Ternian is a privately owned company.

10. Is Ternian a Discount Medical Plan Organization (DMPO)?

Ternian is not a DMPO. Our insurance programs are fully insured and underwritten by national insurance companies rated A (Excellent) or better by AM Best. Some of our insured product offerings and provider price transparency tools provide access to discount benefits which are not insurance. The discount plans are offered in conjunction with a licensed DMPO.

11. Is Ternian affiliated with CIGNA?

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.

For more information, please visit www.ternian.com.

