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MEDIA CONTACT:

Curt A. Wieden  
Ternian Insurance Group  
Phone:480-216-0006  
E-Fax: 623-505-9609  
[Curt.wieden@ternian.com](mailto:Curt.wieden@ternian.com)

[www.healthbasicplan.com](http://www.healthbasicplan.com)

[www.ternian.com](http://www.ternian.com)

Ternian introduces medical plan for small business.

*Phoenix, AZ, May 11, 2011* - Ternian Insurance Group has introduced HealthBasic, a limited medical plan for small employers with as few as five lives. The plan features different levels of coverage for different classes of employees - a mid-level plan for owners and two affordable limited medical plans for salaried and hourly employees.

HealthBasic also meets small employers' needs by offering hassle-free administration, a voluntary solution that's 100% employee-paid and usable benefits with first-dollar coverage and no deductibles.

Ternian Insurance Group developed HealthBasic after hearing what small employers were looking for. According to Tim Cook, a principal of Ternian, "Small business owners don't have the time to deal with the hassle of administering a health insurance plan. They often can't afford to pay for their employees' coverage and their employees can't afford to pay for a high-deductible plan. HealthBasic is a solution to all those problems."

In addition to medical benefits, a dental plan is available. HealthBasic also includes value-added services including access to a national PPO network, a prescription drug card, telemedicine consultations, a nursline and an employee assistance program.

Ternian Insurance Group offers HealthBasic through insurance brokers and consultants. Not all plans are available in all states.

ABOUT TERNIAN INSURANCE GROUP

Ternian Insurance Group LLC., based in Phoenix, Arizona, is an independent insurance broker serving the employee-benefits brokerage and consultant community on a national basis. Ternian specializes in the product development and distribution channel management of voluntary, niche insurance programs and services.

Ternian is contracted to represent various insurance companies as an independent, national distributor and administrator. The founders 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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