

**Providing the benefits employees want and the technology-enabled administration employers need.**

*At Ternian we use a consultative approach and an innovative administrative platform to create targeted benefit and administration solutions that meet each company's unique needs.*



Our voluntary benefit solutions provide:

- Benefits tailored to the specific needs of your employees.
- Turn-key implementation and setup.
- Ongoing premium reconciliation, carrier reporting and payroll deduction feeds.

We allow you to focus on your core medical plan offerings by providing a complete solution for your voluntary benefits.

# A Consultative Approach

We don't just sell insurance, we provide solutions. We ask questions and listen to your answers in order to create a voluntary benefit solution that will meet you and your employees' needs. By using technology, we make it easy for you to offer and manage voluntary benefits.

## Assess Your Business Needs

We understand the challenges you face, such as government regulations, financial restraints and limited staff. That's why we ask the questions necessary to provide customized solutions that meet your unique needs.

## Design the Right Mix of Benefits

The data we gather on demographics, employee classes, income levels and existing plan offerings lets us build the right voluntary benefit plan package for you and your employees.

## Use Ternian Technology to Reduce the Administrative Work Load

Our innovative technology-enabled voluntary benefit solutions make communicating benefits, engaging your employee and enrolling them in benefits efficiently and effectively.



**The Ternian solution also lets you enroll and administer benefits you're already offering -all in one system.**

**Offering voluntary benefits has never been easier thanks to our commitment to technology.**

# Technology-Enabled Innovation

## The Ternian Difference

Anyone can sell voluntary benefits. What makes Ternian different is our use of cutting-edge technology to streamline enrollment, administration, and back-office processes. Along with our comprehensive portfolio of products, offering your employees voluntary benefits has never been easier.

With our solution, you can take advantage of customizable tools that will ensure your employees have a positive online experience when they enroll and manage their benefits.

For example, sponsoring groups are provided with a customized website that includes their logo, branded URL, and benefit offerings from A rated carriers. Ternian gives individuals the ability to access educational material, enroll, and order fulfillment materials themselves, taking the burden away from sponsoring organizations and carriers.

### Capability Highlights of our Technology:

- Online and paper enrollment
- Enroll, quote, bind and issue
- Custom employee web portal for enrollment and self-service
- Integrate non-Ternian products into enrollment and billing administration
- Seamless takeover of existing process for payroll deduction file EDI
- Direct-bill capabilities to employee credit and debit card availability (*select products*)
- Real-time eligibility
- Resource library for insurance certificates, ID cards, plan information, forms, etc.
- Members service online chat and email
- Ad-hoc enrollment and eligibility reporting
- Enrollment and premium administration of employer's self-funded or fully funded medical plan

### Menu of available and customizable benefit plan offerings:

- Employers self-funded or fully funded Medical Plan (Enrollment and premium administration)
- Part time and hourly employee limited benefit medical plans (up to 100k in benefit)
- Dental Plans
- Short Term Disability Plans
- Deductible Gap Plans
- Life, AD&D Plans
- Critical Illness Plans
- In Hospital Cash Plans
- Accident Medical Plans
- TeleMedicine Plans
- EAP Plans
- Vision Plans
- Renters Plan
- LifeLock Identity Theft Protection Plan

# Value Added Services\*

These services enhance the value of Ternian solutions and provide increased savings.



## PHCS PPO Medical Network

Network discounts at over 568,000 participating physicians and hospitals.



## Pharmacy Network

An industry leader in providing comprehensive and affordable insurance plans for employers, groups and individuals for well over 35 years.



## ScriptSave

Instant savings for an Insured's entire household on brand name and generic medications.



## Consult a Doctor

Physician phone consultations for a \$38 consulting fee.



## New Directions Behavioral Health

Your Employee Assistance Program, bringing balance to life. 24 hours a day, 7 days a week

## Vendors & Partners

