



FOR IMMEDIATE RELEASE

AlwaysCare Enhances Group Critical Illness Plans for Families *New features, benefits help offset medical and non-medical costs*

BATON ROUGE, La.—July 27, 2011— Being diagnosed with a critical illness like cancer, Alzheimer’s Disease, heart attack or stroke can turn anyone’s world upside down. To help “break the fall,” AlwaysCare Benefits, Inc., part of the Starmount Life Insurance family, has enhanced its group critical illness insurance plans with family-friendly benefits and features that help employees with changing health care benefits offset many medical and non-medical expenses related to serious illnesses.

AlwaysCare’s enhanced group critical illness plans now feature:

- no additional premium payment for coverage of children;
- more optional covered critical illnesses including Alzheimer’s Disease, blindness and paralysis;
- less time required between recurrence benefits;
- lower rates for wellness benefits and a double wellness benefit with AlwaysCare group accident coverage;
- reduced group participation requirements for Guaranteed Issue benefit amounts;
- minimum of just five employees enrolled for a voluntary plan with any one additional AlwaysCare product; and
- composite rates for employer-paid coverage down to 25 lives.

“These enhanced benefits and features are the result of months of active product marketing, sales, enrollment and feedback from agents and group clients,” said Joe Wieser, Vice President of Product Development for AlwaysCare.

“After successfully launching our easy-to-understand group critical illness plans in 2010 and gathering valuable feedback from agents, brokers, groups and members, we enhanced the plans with more features employers and employees desire, simplified group participation requirements and pricing that lets all employees participate,” Wieser said.

AlwaysCare’s critical illness plans provide the features and benefits of a traditional individual worksite plan, wrapped in a group package with group pricing. Employees even select their coverage at open enrollment along with core group products like dental and vision. The group platform also eases the administrative burden often experienced by group benefit administrators.

“Our plans make it simpler for HR benefits managers to choose designs, and less expensive and simpler for businesses to offer to employees. We try to make it easier on agents, too, by removing the stressful individual enrollment structure of worksite plans and offering a full array of group enrollment services,” Wieser said.

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Plans are available in most states now on an employer-paid or voluntary basis.

The plans also include a Health Advocacy Program that gives Members unlimited 24/7 telephonic support with healthcare professionals for research and information on medical providers, facilities and treatment options, claim assistance, care coordination, eldercare and specialty care support, hospital planning, home healthcare services and more.

In addition, all AlwaysCare group plans include the AlwaysCare Hearing Savings Plan, which provides deep discounts on major name brand hearing instruments and accessories, significant savings on hearing aid batteries shipped directly to Members' homes, and on-call support staffed by professional hearing counselors.

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About AlwaysCare Benefits, Inc.:

AlwaysCare Benefits, Inc is a privately owned business. Known for reliable service and customer satisfaction, AlwaysCare is a leading provider of group ancillary benefits including dental, vision, critical illness, accident, life and disability plans in 49 states and the District of Columbia. For more information, please visit www.AlwaysCareBenefits.com or call 1-888-729-5433, opt. 5.

Underwritten by National Guardian Life Insurance Company* (NGL) (AM Best rated A-, Excellent, 2011) and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company). * National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life.

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