



## **AlwaysCare Benefits Meets Market Need with Affordable New Group Critical Illness, Accident Plans**

**CHICAGO--June 28, 2010**—More Americans than ever are surviving critical illnesses and injuries, yet even with health care coverage, they are finding it difficult to survive financially. To help health plan Members fill the widening medical and non-medical financial gaps related to serious illness or injury, AlwaysCare Benefits, Inc., a Starmount Life Insurance company, has launched affordable new Group Critical Illness and Accident insurance plans with benefits that help cover the “other” expenses.

“Given the ongoing escalation in healthcare costs, we wanted to offer brokers and agents new solutions that would help their clients offset some of the increasing financial burden of serious illnesses and injuries,” said Erich Sternberg, President, AlwaysCare Benefits. “Our Group Critical Illness and Accident insurance coverages deliver this security through simply designed plans that are easy for employers and their employees to access, while also helping agents bring more products and value to their clients.”

AlwaysCare’s plans feature lump-sum benefits paid on diagnosis of covered critical illnesses or accidental injuries to help defray costs not typically covered by health plans. The plans are available immediately in select states across the country on an employer-paid or voluntary basis.

According to a national study published in 2009 in the American Journal of Medicine, as many as 62 percent of bankruptcies in the United States have a medical cause, even among those with health insurance. That’s because many health plans can leave gaps:

- higher deductibles and co-payments for medical expenses,
- little or no coverage for experimental treatments (often crucial for critical illness care), and
- increased other expenses during critical illnesses (such as missed mortgage payments and/or lost income during recovery).

AlwaysCare’s new Critical Illness and Accident plans were designed to help fill these financial gaps when Members need help most, paying cash benefits that can be used any way Members see fit.

AlwaysCare Critical Illness insurance coverage pays Members basic benefit amounts on diagnosis of a covered critical illness, such as heart attack, stroke, major organ transplants and cancer. The plan also features a recurrence benefit for a Member re-diagnosed later with the same illness and an additional benefit for a Member diagnosed with a different critical illness.

AlwaysCare Accident insurance includes more than 60 standard benefits payable upon accident-related medical diagnoses such as dislocations, fractures, concussions, burns and other specific injuries, as well as accidental death and dismemberment. Benefits are also payable for accident-related hospitalization and transportation.

“We designed our products to meet the needs of employers and their employees,” said Joe Wieser, AlwaysCare Vice President of Product Development. “The AlwaysCare Critical Illness and Accident plans

offer employers a wide array of benefits in an easy-to-understand package that is priced so all employees can participate.”

Both insurance plans include a Health Advocacy Program and an additional Hearing Savings Plan built in, at no additional cost to Members.

The AlwaysCare Health Advocacy Program gives Members unlimited 24/7 telephonic support with healthcare professionals who can assist with a variety of issues, from researching medical providers, facilities and treatment options; to claim assistance; care coordination; eldercare and specialty care support; hospital planning; home healthcare services and more.

The AlwaysCare Hearing Savings Plan 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.

**About AlwaysCare Benefits, Inc.:**

AlwaysCare Benefits, Inc. is the sister company of Starmount Life Insurance, both privately owned businesses. Known for reliable service and customer satisfaction, AlwaysCare is a leading provider of individual and group ancillary benefits including dental, vision, life, disability and now group critical illness and group accident insurance. For more information, please visit [www.AlwaysCareBenefits.com](http://www.AlwaysCareBenefits.com) or call 1-888-729-5433, opt. 5.

Underwritten by National Guardian Life Insurance Company\* (NGL) (AM Best rated A-, Excellent, 2009) 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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