



Supplemental Health Benefits

AlwaysCare Benefits Expands Product Portfolio

New Products Provide One-Stop Shop for Supplemental Benefits

Baton Rouge, LA, January 12, 2009—AlwaysCare Benefits, Inc., a Starmount Life Insurance company, announced the expansion of its product portfolio with the addition of three new core offerings. The company launched its Group Life, Short Term Disability, and Long Term Disability insurance products, now available to groups in select states across the country. The products are underwritten by National Guardian Life Insurance Company*, rated A-g (Excellent) by AM Best (2008).

“We believe the ability to package these products with our industry-leading Dental and Vision products will allow us to be a more appealing option to our agents and groups,” said Erich Sternberg, President, AlwaysCare Benefits. “In keeping with the AlwaysCare tradition, our customers will continue to receive affordable, quality benefits that best meet their needs and service that exceeds their expectations. All, of course, with one administrator.”

Each of the new offerings is flexible, providing an array of benefits to meet employer needs. Voluntary and employer paid plans are available. The basic or voluntary life plans include Accidental Death and Dismemberment coverage and two year rate guarantees; available to groups with ten or more employees (varies by state). The Short Term Disability plans have a robust selection of optional benefits, allowing employers to choose the plan designs that work best for their employees and their budgets. The Long Term Disability plans offer a standard two year rate guarantee. Numerous optional benefits, such as the family care credit benefit and a survivor benefit, are available.

In addition, AlwaysCare’s Life and Long Term Disability policyholders automatically receive a bundled Employee Assistance Program (EAP), known as LifePlus and DisabilityPlus. These programs provide up to five face-to-face sessions with financial, grief and/or legal counselors for employees and their families, as well as unlimited telephone access for up to one year.

As of 2006, 55% of all employee absences resulted from disabling injuries or illnesses, according to Parade Magazine, and over 68 million Americans reportedly have no life insurance (LIMRA International, 2005). “With statistics like these, offering Life and Disability products just makes sense,” said Sternberg.

AlwaysCare is currently offering these new products in 16 states: Alabama, Arkansas, Colorado, Georgia, Illinois, Indiana, Louisiana, Michigan, Minnesota, Mississippi, North Carolina, Ohio, Oklahoma, South Carolina, Texas, and Wisconsin. The rollout of the products will continue across the country over the

coming months. AlwaysCare's dental and vision products are available nationally.

About AlwaysCare Benefits, Inc and Starmount Life Insurance Company:

AlwaysCare Benefits is an affiliate of Starmount Life Insurance Company, and both are privately-owned businesses. Known for reliable service and customer satisfaction, AlwaysCare is a leading provider of group dental and vision benefits and recently started offering group life and disability products. For more information, please visit www.AlwaysCareBenefits.com or call 1-888-729-5433, opt. 5.