

New Hearing Savings Program Available to all AlwaysCare Members

Baton Rouge, LA, January 4, 2010—AlwaysCare Benefits, a Starmount Life Insurance company, is pleased to offer a Hearing Savings Plan to all AlwaysCare Members at no additional cost, effective immediately. Through a partnership with Ear Professionals International Corporation (EPIC Hearing Healthcare), the Hearing Savings Plan provides our Members access to savings ranging from 30-60% off MSRP on all major name brand hearing instruments and accessories.

According to the National Institutes of Health, hearing loss is the third most common chronic disability in the United States. Hearing loss affects over 32 million Americans, and the majority (65%) of Americans with hearing loss is below retirement age. Additionally, in 2009, the hearing industry MarkeTrak conducted a national survey that found the average out-of-pocket cost of a hearing aid increased 16.9% to \$1,601.

With over 32 million Americans suffering from a hearing difficulty, we feel the numbers speak for themselves and deciding to offer this free hearing savings plan was an easy choice,+said Erich Sternberg, President, AlwaysCare Benefits. The whole will be savings plan shows our commitment to the overall wellness of our customers and will add value to our ancillary offerings.+

Mearing instruments and accessories can be very expensive when shopping on your own. The EPIC Hearing Service Plans network of ear physicians and audiologists provides exceptional service and treatment at substantial savings to AlwaysCare Members,+says Mike Reha, Director of Sales and Marketing at EPIC.

This plan offers a standardized and consistent approach to hearing healthcare by offering substantial discounts on materials typically not covered under medical insurance plans. This partnership will allow AlwaysCare Members easy access to on-call support for questions and assistance as well as reduced pricing-resulting in a smaller out-of-pocket expense.

In addition, the hearing savings plan offers Members access to a battery program in which EPIC will ship the batteries directly to AlwaysCare Members' homes. The cost savings for the batteries is greater than 40% of standard retail store pricing.

AlwaysCare will continue to offer the fully insured hearing benefit as a rider to AlwaysCare cap dental and vision plans for groups who elect to have fully insured plans with exam and device coverage.

About AlwaysCare Benefits, Inc. and Starmount Life Insurance Company:

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