

**May 20, 2009**

**AlwaysCare Benefits Announces New Voluntary Life And Short Term Disability Plans For Small Businesses**

New Products Offer An Affordable Way For Employees To Protect Their Families

Baton Rouge, LA, May 18, 2009—AlwaysCare Benefits, Inc., one of the country's fastest-growing insurance providers, has introduced new small group Voluntary Life and Voluntary Short Term Disability plans designed for employers with fewer than 50 employees. The products are underwritten by National Guardian Life Insurance Company\*, rated A- (Excellent) by AM Best (2008).

"We believe the ability to package these products with our industry-leading Dental and Vision plans will allow us to be a more appealing option to our agents and groups," said Erich Sternberg, President, AlwaysCare Benefits. "These small group plans are a logical follow-up to our introducing group life and disability plans in 2008. In keeping with the AlwaysCare tradition, our Customers will receive affordable, quality benefits that best meet their needs and service that exceeds their expectations."

The new plans are competitively priced, designed to simplify enrollments, and provide an array of optional benefits, allowing employees to choose the plans that work best for their budgets. The need for coverage and protection exists. According to LIMRA International, over 68 million Americans have no life insurance<sup>1</sup>, and the National Safety Council reports that a disabling injury occurs every two seconds, resulting in an employee's inability to earn a living.<sup>2</sup> As of 2006, 55% of all employee absences resulted from disabling injuries or illnesses, according to Parade Magazine. "With statistics like these, offering Life and Disability products just makes sense," said Sternberg.

AlwaysCare is currently offering these new products in Alabama, Arizona, Arkansas, Georgia, Indiana, Louisiana, Michigan, Minnesota, Mississippi, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina and Wisconsin. Additionally, Voluntary Short Term Disability is offered in Texas and Illinois. The rollout of the products will continue across the country over the coming months.

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](http://www.AlwaysCareBenefits.com) or call 1-888-729-5433, opt. 5.

<sup>1</sup> LIMRA International, 2005

<sup>2</sup> National Safety Council, Injury Facts 2003

\*National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life.