



AlwaysCare Benefits, a Starmount Life Insurance company, Launches Consumer-Driven, Fully-Interactive Website

Baton Rouge, LA, June 12, 2006 – AlwaysCare Benefits, a Starmount Life Insurance company, has recently redesigned and updated its website with online tools to further enhance its level of customer service. The website, www.AlwaysCareBenefits.com, provides information regarding the company's core group dental and vision products as well as its new individual dental product.

One of the key enhancements to the website is the addition of AlwaysAssist, a fully-integrated, interactive portion of the site which provides Benefit Administrators ease in:

- Modifying their employees' information including adding and terminating coverage;
- Accessing Certificates of Insurance and plan designs as well as all the forms needed to administer their plan(s);
- Viewing billing and payment history.

AlwaysAssist also allows employees to manage their dental and vision plans, providing them access to their plan design and certificate of coverage 24 hours a day, 7 days a week. Employees can also view their submitted claims to see the status and payment dates. Furthermore, employees can request replacement ID Cards online.

AlwaysAssist offers AlwaysCare Providers access to check employee eligibility, verify benefits, submit claims and view claims status.

“Empowering our customers with online tools and information is critical to our sustained growth,” said Erich Sternberg, President, AlwaysCare Benefits. “We continue to enhance our website with smart technology that keeps AlwaysCare Benefits on the cutting edge.”

AlwaysCare customers are now able to access a Dental Health Center and Dental Cost Estimator enabling them to make better educated decisions about their dental needs. The Dental Health Center provides up-to-date information and articles designed to assist employees and their families in maintaining their overall dental health. This includes an Ask-A-Dentist service where employees can obtain answers to frequently asked dental questions and pose their own questions to dental professionals.

Employees can also utilize a Dental Cost Estimator online to plan their dental expenditures. This tool provides them with a cost range for dental procedures based on their zip code, so they can effectively manage their dental expenses.

In addition, www.AlwaysCareBenefits.com offers an in-depth provider search engine of over 64,000 in-network dental access points or directory locations and 18,000 in-network vision providers nationwide. As well as our extensive national network, AlwaysCare provides its Members access to approximately 114,000 certified dentists nationwide.

Moreover, Agents, Group Administrators, Employees and Providers may now access the forms, documents and the transaction status they need to effectively manage their plans.

For more information, please visit www.AlwaysCareBenefits.com or call Suzanne Ducote at 1-888-729-5433 x192.

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

Starmount Life Insurance Company, named 2006 Company of the Year by the Greater Baton Rouge Business Report, and its affiliate, AlwaysCare Benefits, are family-run businesses. Known for reliable service and customer satisfaction, Starmount offers innovative insurance products—like individual life insurance, extra accidental death coverage and living benefits. AlwaysCare Benefits is a leading provider of group dental and vision benefits marketed nationally as AlwaysDentalSM and AlwaysVisionSM. AlwaysCare, in partnership with National Guardian Life* [AM Best A- (Excellent) rating, 2005], markets products in 49 states.

**National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, Guardian Life.*