

TERNIAN AT A GLANCE

We offer customizable, flexible benefits as unique as your clients' businesses. In high-turnover industries, the right benefits solution can create lasting value and impact.

WHY TERNIAN

Ternian's unique experience empowers us to deliver solutions for your clients that are as unique as they are. We offer a variety of insurance products, self-funded programs and related services to create a portfolio of limited benefit programs.



Customized Solutions

We provide tailored solutions for the exact needs of the business.



Nimble & Responsive

Ternian helps businesses pivot quickly to the best products for their evolving requirements.



Unsurpassed Expertise

Our deep and detailed understanding of the dynamics of business and the benefits marketplace enables us to serve you and your clients better.



Administration Made Simple

A turnkey platform and service capabilities simplify the transfer of business for you and offer ease of administration for your clients.

THE BENEFITS

We leverage our expertise, modern analytics, sound financials and a client-centric focus to provide your clients with solutions that match their benefits strategies.



For Employees

They get limited benefit medical coverage that provides a new sense of security.



For Businesses

They get smart, tailored coverage and servicing tools that provide unsurpassed ease of management.

WHO WE ARE

The right benefits can often be the difference between a highly motivated staff and an untenably high turnover rate. At Ternian, an AXIS Capital Company, we supply the tools needed to keep both employees and businesses healthy.

We take a truly consultative approach to provide benefit solutions and services that meet the needs of mid-to-large-size employers, small businesses, and association groups, nationwide.

Our technology platforms and service capabilities offer ease of administration for employers and ease of transferring business for brokers.

Products and Services

- Insurance solutions:
 - Inpatient benefit
 - Outpatient accident
 - Critical illness
 - Accidental death & dismemberment
 - Dental
 - Vision
 - Life
- Other insurance and service solutions:
 - MEC plans
 - Executive plans
 - Prescription insurance program
 - In-network medical discounts*
 - Prescription discount program*
 - Telehealth program*
 - Employee assistance program*

TARGETED INDUSTRIES

Ternian's expertise spans a wide segment of challenging businesses. Our consultative approach, end-to-end benefit solutions, and comprehensive technology platform enable us to meet the unique needs of your clients.

We specialize in creating the right benefit solution for high turnover industries, attracting more employees and reducing turnover-related costs. And with specialized insurance plans and services for executives and other key employees, we have the entire business covered.



Hospitality



Retail



Staffing



Security



Restaurants



Wholesale

Learn More at ternian.com or Call **855-626-3969** today.



Scan code with your smartphone camera.

U.S. insurance coverage is underwritten by AXIS Insurance Company. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Additional services are provided by third-party agreements and are not insurance.

Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control.

THIS INSURANCE PROVIDES LIMITED BENEFITS. LIMITED BENEFITS PLANS ARE INSURANCE PRODUCTS WITH REDUCED BENEFITS AND ARE NOT INTENDED TO BE AN ALTERNATIVE TO OR INTEGRATED WITH COMPREHENSIVE COVERAGE. FURTHER, THIS INSURANCE DOES NOT COORDINATE WITH ANY OTHER INSURANCE PLAN. IT DOES NOT PROVIDE MAJOR MEDICAL OR COMPREHENSIVE MEDICAL COVERAGE AND IS NOT DESIGNED TO REPLACE MAJOR MEDICAL INSURANCE. FURTHER, THIS INSURANCE IS NOT MINIMUM ESSENTIAL BENEFITS AS SET FORTH UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT. IF YOU DON'T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE ADDITIONAL PAYMENT WITH YOUR TAXES.

*THE SERVICES DESCRIBED ABOVE ARE NOT INSURANCE AND ARE NOT AFFILIATED WITH AXIS INSURANCE COMPANY.