



Saba Ternikar

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Saba is responsible for driving growth and delivering innovative solutions that help organizations improve health outcomes, manage costs, and enhance the employee experience. She serves as Executive Sponsor for strategic client relationships, ensuring clients have access to the full breadth of Howden's resources, expertise, and capabilities.

With more than 20 years of experience in health and benefits, Saba brings a unique perspective gained from leadership roles across both payer and consulting organizations. Prior to joining Howden, she held senior advisory, product, and strategy leadership positions with Aetna, Mercer, and Aon, leading large-scale initiatives focused on population health, affordability, access to care, and health equity.

At Howden, Saba partners with employers to develop forward-looking health and benefits strategies that balance employee wellbeing, healthcare affordability, and business performance while creating better outcomes for organizations and the people they serve.

Saba has a Master of Science in Health Administration from Xavier University and a bachelor's in business management from the University of Florida. She resides outside of Washington DC. In her spare time, she enjoys traveling, running, and exploring the world of chocolate.