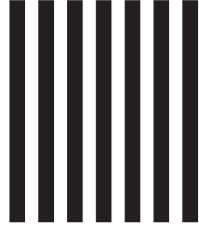


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**Stirling
BENEFITS**

Group Benefit Administrators

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**Stirling
BENEFITS**

20 Armory Lane
Milford, CT 06460-3347

**How to really get health
care costs under control:
(See other side.)**



*Five messages
to make your
business
healthier
forever*



*“Making your employees healthier
is the only real solution to rising
health care costs—for them and for
your business .”*

**Stirling
BENEFITS**

Part One

*Give us five
minutes, and
we'll show you
how it works.*



Health care now costs \$6000 per employee.*

Stirling Benefits has the solution.

The cost of health care has been growing faster than the rate of inflation for some time now. Stirling Benefits has developed an approach that can make "less than inflation rate" health care costs a reality.

Treat the cause, not the effect

Most health plans focus more on how to treat illness in the most cost-effective way rather than on how to prevent illness in the first place. They treat the symptom, not the cause. Because we have the tools to identify early causes of illness, we can channel funding toward prevention, thus saving expenditures for cures, which are generally much higher.

We believe that you should invest in the wellness of your employees. This is not only the best for them; it makes good business sense as well. **Most employers have a much greater investment in the health of their employees than do the employees themselves.** Under our plan, you'll make and receive significant returns on that investment.

Stirling plans for healthy employees

In the long run, healthy employees are happier and more productive than unhealthy ones. They cost less to care for. This is the secret to the Stirling approach.



You may have heard health insurance people talk about wellness programs lately. But do they have the tools and experience to back it up? Stirling does:

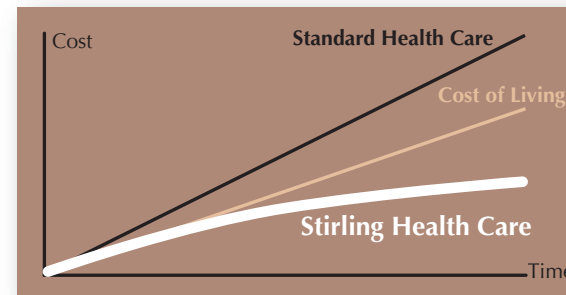
- We use sophisticated software and a staff of doctors and other health care professionals to identify

potential health problems while they are relatively easy to treat.

- We provide an on-site clinic for employees that might not visit a doctor due to cost or inconvenience.

- Our proactive professional health advocates remind your employees of the importance of regular preventative medical attention and point out healthy lifestyle options.

Our approach is based on the tried-and-true axiom that "an ounce of prevention is worth a pound of cure." Restated, "A dime's worth of wellness can save a



The Stirling approach reduces health care cost by improving your employees' long-term health. Your savings keep growing as they get healthier.

dollar's worth of illness." This is the only real solution to high health care costs.

Is this a good fit for you?

We believe our approach to be the only legitimate way to reduce health care costs without either shifting too much cost to the employees or compromising their health care.



Until now, this type of program has only been available to very large corporations. Stirling can offer them to companies with as few as one hundred employees!

If you have invested valuable time and training in your staff, you know how important their continued productivity is to the bottom line. Find out more about Stirling Benefits. Call Dean Stirling or James Stirling at **800.447.6689** to set up an appointment.

We'll send you a DVD describing AWAC, one of the tools we use to reduce your health care costs.

Simply complete the form below, detach and mail this card.



Or call **800.447.6689** and give the operator the information she needs to send you the DVD.

Name _____
(Please Print)

Company _____

Title _____

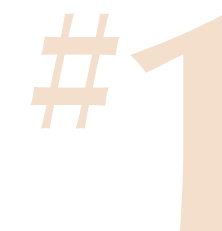
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(Required)

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Whatever your industry, we transform health care into business care.



Next: Tools we use to encourage your employees to live healthier lives

**Better health.
Lower cost.
Increased flexibility for you.
Reduced risk of employee illness.**

Call 800.447.6689
email health@stirlingbenefits.com
www.stirlingbenefits.com

Stirling Benefits: The best thing you will ever do for the health of your employees and your business.

*Smith, Cowan, Sensenig and Catlin, *National Health Spending in 2004*, quoted in *Facts on Health Care Cost*, published by National Coalition on Health Care.