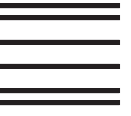


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**How Stirling gets health
care costs under control:
(See other side.)**



*"Our tools and techniques
make your employees
healthier to reduce your
health care cost."*

*Five messages
to make your
business
healthier
forever*



Part Two

*An ongoing dialog
continues...*



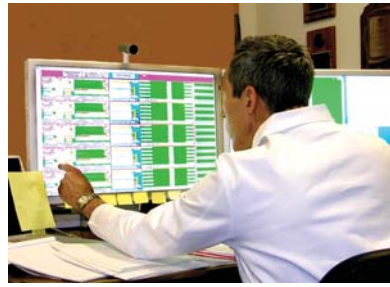
Q: How does one encourage employees to live healthier lives?

A: Convince them of the benefits!

Stirling Benefits has developed an approach to health care that can make "less than inflation rate" health care cost a reality. Here are some tools we use to achieve that remarkable objective.

Advance Warning And Containment®

This sophisticated program identifies potential health problems while they are relatively easy to treat. All claims are entered into the system daily and compared with over 65,000 clinical algorithms and actual case files.



Consistent with our entire health-oriented approach to health care, this technology doesn't focus primary attention on "what happened?" but on "what **is** happening?" It searches for indicators that point to future catastrophic claims and suggest preventative measures in advance.

Personal health care advocates

Prompted by the AWAC® software, an on-staff professional health advocate is made aware of a potentially unhealthy situation and telephones the employee to alert him or her to the potential risk.

For example, an employee approaching the age of fifty might receive a telephone call reminding him or her of the impor-

tance of a preventative colonoscopy, depending on their health history and other factors. A \$2,000 procedure performed now could avert a \$150,000 claim later, and prevent a large amount of patient discomfort, not to mention lost compensated work time.

On-site clinic

Stirling Benefits can provide an on-site clinic; a private place where your employees can see a doctor and nurse, which we also supply. Its size and capabilities are scaled to the needs of each situation and plan. A typical clinic could offer consultations, physical exams, drug testing, new hire assessment and workers comp cases.

We reward healthy behaviors

Sixty five percent of all health care expenses are directly related to lifestyle choices. Rather than reducing or containing the cost of treatment for illnesses resulting from such choices, a Stirling plan aims to prevent these illnesses from ever happening in the first place.



Detailed information available to the plan administrator makes it possible to reward (by lower premiums or deductibles) those who choose to live in a healthy way, or change their lifestyle to do so.

Smoking is an obvious danger to health. Employers may charge smokers more for their insurance than non-smokers. They may also reward employees who make healthy behavioral changes; for example, who lower cholesterol or reduce high blood pressure.

Despite reminders, some employees may still make unhealthy lifestyle choices. They can be selected to pay more for coverage. They are thus reminded that unhealthy lifestyle choices are costly. Rather than spread these additional costs across all employees, a Stirling Benefits plan, in complete compliance with the DOL's Wellness Program criteria, allows costs to be assigned to those who are responsible for them, *without discriminating against employees with a genetic predisposition to an illness or condition.*

Total data integration

Stirling seamlessly integrates data from the AWAC® system with other powerful tools and capabilities. Integrated data, with the cooperation of on-site health care professionals and health advocates, results in an entirely different approach to health care, and a net cost reduction to you.

To learn more about this remarkable new way to look at health care benefits, please 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)

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Title _____

Address _____

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Lower cost.
Increased flexibility for you.
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Stirling Benefits: The best thing you will ever do for the health of your employees *and* your business.

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