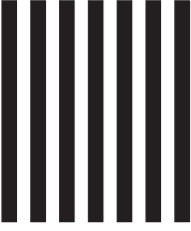


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**Stirling
BENEFITS**

Group Benefit Administrators

20 Armory Lane • Milford, CT 06460-3347 • 800.447.6689 • www.stirlingbenefits.com

**Stirling
BENEFITS**

*20 Armory Lane
Milford, CT 06460-3347*

**Are you paying more for
health care and getting less?
(See other side.)**



*Five messages
to make your
business
healthier
forever*



**"To get a handle on health
care expense, evaluate the
cost, not the price."**

**Stirling
BENEFITS**

Part Three

*An ongoing dialog
continues...*

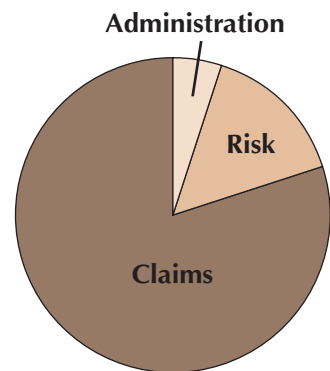


Price: What you pay for specific health care services.

Cost: Total actual dollars out the door.

Stirling Benefits makes "less than inflation rate" health care costs a reality. **We are not just a claims payer.** Stirling developed tools to evaluate and predict increased risk. We can accurately predict who is more likely to get sick and help them become healthier. **Our goal is to prevent many claims entirely.**

This chart shows what you spend for a typical health benefits plan. The most effective way to reduce the total number of dollars out-the-door is to reduce what you spend on claims.



Consultants evaluate health care networks and carriers by their discounts. They compare such things as the price of an office visit or a procedure such as an appendectomy or EKG. The carrier with the lowest negotiated price seems to be the least expensive.

At Stirling, we focus on reducing the number of claims by *wellness intervention* and helping employees at increased risk to become healthier.

Why the Stirling advantage may not show up on a spreadsheet!

Evaluating the cost of a benefits plan can be misleading because the number of claims is not static. Healthy employees make fewer claims.

Stirling's plans focus on wellness, not sickness, thus **reducing the total number of claims.** Spreadsheet analysis assumes a fixed number of claims, whereas our goal is to reduce that number.

Our tools reduce both frequency of care and seriousness of illness, rendering a "cost of services" price comparison incomplete and deceptive. **What you save in claims goes right to your bottom line!**

Stirling offers benefits other plan administrators cannot:

1. A superior product. We don't just pay claims; we change the way your employees think about their health.
2. Healthier, more productive and less costly employees. We answer questions quickly and authoritatively. We will effect change if needed and resolve problems satisfactorily.



3. Advanced tools and methods. We know how to use them to the best advantage for you and your employees.

What are your options?

As an employer, your options for reducing the cost of health care are:

1. Shift it to your employees in the form of higher premiums, deductibles, or both.
2. Reduce coverage or benefits.
3. **Implement a wellness plan for your employees, so they become healthier, happier and more productive.**

Stirling is offering you option three, which gets more attractive over time, because in the long run it costs less to maintain health than it does to treat illness.

If you believe that healthy employees are more productive and less costly, you owe it to yourself and your bottom line to explore the Stirling approach.

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 _____

Address _____

City _____

State _____ Zip _____ (Required)

Daytime Telephone _____

You can have both a healthy business and healthy employees!



#3

Next: We compare self-funding versus off-the-shelf insurance.

**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.