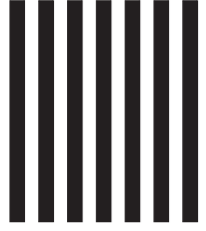


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**Have you ever considered a
self-funded health care plan?
(See other side.)**



*Five messages
to make your
business
healthier
forever*



Part Four



*"A Stirling self-funded plan
is practical for even
middle-market companies."*

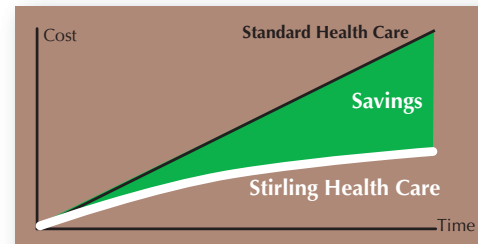
*An ongoing dialog
continues...*



Self-funding is cost-effective for companies with as few as 100 employees, and offers enormous flexibility and cost savings.

You may be unaware that nearly 80% of employees are covered by a partly self-funded health care plan. Here's how self-funded plans differ from off-the-shelf insurance:

- You keep more of your money instead of giving it to an insurance company.
- Catastrophic risks are covered by "stop loss" insurance.
- Cost savings go to your bottom line.
- To protect employee privacy, a third party like Stirling Benefits administers the plan.



With a Stirling plan, your health care cost decreases (and your savings grow) as your employees' long-term health improves.

do not have detailed claim data, neither you nor your consultant knows if you are paying too much. If your carrier's costs go down, they have little incentive to lower your rates.

With partial self-funding, after a large claim is resolved, your costs return to normal levels. They do not remain artificially inflated, as they do with plans that have fixed premiums.

Many employers are over-insured

Just as you don't purchase insurance to protect against normal wear and tear for

your equipment, there is no reason to pay a carrier to insure predictable office visits, regular births, asthma, arthritis and chiropractic visits. With partial self-insurance, you pay these claims yourself, not through an insurance carrier.

But most companies need protection against catastrophic claims like premature births, transplants, aneurysms, dialysis and cancers. For this type of claim, you probably want to pool the risk with many other companies to take advantage of the "law of large numbers." But you should only purchase as much insurance as you need.

Our interests are aligned with yours

We benefit when you succeed! A well-run plan, which produces a satisfied client, consultant and employees, is less costly for us to administer, and you are more likely to stay with us. We seek to build long-term relationships with our clients, helping their business to succeed. We realize that **benefit costs can make the difference between profitability and loss.** We are not paid more when costs go up,

so it is in our interest to help you provide the best possible plan to your employees.

How can you get started?

Here are three steps you can take right now to begin to control health care costs:

- Have Stirling assess your needs and show you how easy it is to switch from an off-the-shelf plan to a custom self-funded plan.
- Ask Stirling to explain the tools and techniques they use to manage your plan to the best advantage for your employees and your business.
- Compare the long-term cost savings that is just one advantage of self-funding, Stirling-style.



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 _____

**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.

Healthy employees are happy and productive



The advantage of a self-funded plan is enhanced as employees become healthier and the cost of their care goes down.

We have developed a practical wellness approach that improves the health of your employees. **The savings go to your bottom line**, not to your insurance carrier.

Insurance carriers' interests are not aligned with yours

When costs go up or an employee makes a large claim, the insurance carrier raises rates. You pay more or move to a new carrier. Rates rarely go down, even after a large claim is resolved. But because you



Next: Good news for your faithful, hard-working insurance broker.