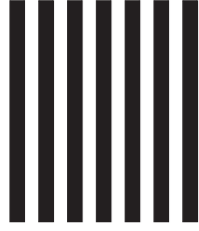


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**Stirling  
BENEFITS**

*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

**Now's the time to learn more  
about a Stirling self-funded  
health care plan.  
(See other side.)**



*Five messages  
to make your  
business  
healthier  
forever*

**Stirling  
BENEFITS**

*Part Five*



**"Let's review how Stirling Benefits can change..."**

**...your whole perspective on the cost of health care benefits"**

*Let's do a face-to-face  
and put it all together  
for your company!*



## Within six years, health care benefits costs could double. Can your company survive?

It's time to take a serious look at getting control of rising health care costs. A course correction now can avoid the iceberg on the horizon. Stirling Benefits can help you make that correction.

### What we offer:

- "Less than inflation rate" health care costs
- Healthier employees

We have the tools to back up these claims:

- Our sophisticated Advance Warning And Containment (AWAC®) program identifies potential health problems while they are relatively easy to treat.
- Professional health care advocates actively assist your highest risk employees to change their lifestyle in order to become healthier.
- An on-site clinic scaled to your needs, where your employees can see a Stirling-supplied doctor and nurse.



What you don't see now can have disastrous effects on your future bottom line.

Stirling Benefits offers a course correction that is vital to the long term health of your business.

### Everyone's interests align with yours:

- Insurance companies supply what you need: "stop loss" insurance for unusual, unexpected or large claims.
- Our fee structure compensates brokers as your health care costs go down.
- As employees become healthier, your costs go down. The savings go to your bottom line, not to the insurance carrier.
- Our fees are transparent. So is your claim information. Everything is revealed, so you know we are looking out for your best interests.

### A new way to work with your broker

With this new arrangement, your broker is also protected. Brokers typically review the contracts, plan documents, plan experience and suggest plan design alternatives. He or she helps with employee meetings, communication materials and problem resolution. For these services, your broker receives a fixed annual consulting fee, usually payable in monthly or quarterly installments from the plan.

Your broker earns the same amount even when plan costs decrease—regardless of the number of people on the plan or their health status—so everyone has the same interest in increasing productivity and reducing costs as employees get healthier.

### How do you get started?

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

- Have Stirling provide a no-obligation assessment of your needs, and show you how to switch from purchased off-the-

shelf insurance to a customized self-funded plan.

- Ask Stirling to explain the tools and techniques they have to manage your plan to the best advantage for both your employees *and* your business.



- Start enjoying the advantages of a healthier, more productive and less costly workforce, by adopting a Stirling Benefits plan.

Call Dean Stirling or James Stirling at **800.447.6689** to set up an appointment.

## When your employees benefit, so does your company!



# #5

If you missed any installment in this five-part series, call Stirling or log onto [www.stirlingbenefits.com](http://www.stirlingbenefits.com) to download a copy in PDF format.

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 \_\_\_\_\_

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**Better health.  
Lower cost.  
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Reduced risk of employee illness.**

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[email health@stirlingbenefits.com](mailto:health@stirlingbenefits.com)  
[www.stirlingbenefits.com](http://www.stirlingbenefits.com)

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