

Dear Provider:

Stirling Benefits has partnered with StoneEagle to offer an electronic claim payment option for providers using StoneEagle's patented VPay process. VPay allows your office to receive payments electronically via the MasterCard network. This new service will provide a faster and more efficient way for you to receive payment.

Providers accepting VPay will enjoy the following benefits:

- Quick payments. VPay is delivered primarily via fax so you are receiving payments much quicker than checks.
- Easy reconciliation. The VPayment and EOB are delivered together in a single document. Enter the card number in your terminal and post the EOB to your billing system and you are done!
- No bank deposits. Your funds will be delivered electronically to your merchant account.
- VPay eliminates the risk of fraud. StoneEagle guarantees the delivery of funds to your account, regardless of any fraudulent attempt to process a VCard. No more stolen, lost or whitewashed checks.
- VPay's Call Center is staffed with knowledgeable, well trained professionals that can assist with any questions you have about your VPayment.

You do not have to enroll to use VPay. When you receive your VCard, just follow the directions shown below.

To Process Your Payment:

1. Type the 16-digit number (located on the virtual card above) into your merchant terminal.
2. Enter the amount (located above) when prompted by the terminal.
3. Enter the CV2 code (located on the virtual card above) if required.
4. No PIN is required.
5. If the terminal prompts for an address or zip code, enter "111 W. Spring Valley Rd., Richardson, TX 75081".
6. If there are any problems with the receipt of this payment, please call **StoneEagle's Customer Service Center at 888-684-1535**
7. If you have questions regarding the payment amount or calculation shown in the attached explanation of payment, please contact **Stirling Benefits at 1-800-447-6689**.

We are excited to bring you this safe and efficient electronic method of claims payment. Please keep in mind that you can also check eligibility through our IVR and claim status through our secure web portal. Please call our Customer Service Department at 1-800-447-6689 to obtain a unique user name and password.