

- **The Sterling Value Plan** is for account holders who prefer to use their HSA account largely as a tax advantaged savings vehicle and who will rarely pay medical bills from the account. Our clients pay \$2.50 monthly and additional fees on a per service basis.

## HSA Eligibility and Account Guidelines



To be eligible for an HSA, account holders must:

- Be covered only by an HSA-compatible, high-deductible health plan
- Not be claimed as a dependent on another person's tax return
- Not elect Medicare benefits Parts A and/or B, if over 65

An HSA compatible high-deductible health plan is defined as:

- Annual deductible and out-of-pocket maximums within the IRS guidelines for that calendar year.

Contributions to HSAs can be made by individuals and employers. The maximum annual contribution for 2007 is \$2850 for an individual and \$5650 for a family. These amounts are indexed each year by the IRS. Catch up contributions for account holders ages 55 – 64 can also be made within HSA regulatory guidelines. More information about the contribution limits can be found by visiting [www.sterlinghsa.com](http://www.sterlinghsa.com).

HSA account funds can be used to pay for a variety of health care services, many that are not traditionally allowed under health plans. For a complete list, visit the FAQ section of [www.sterlinghsa.com](http://www.sterlinghsa.com).

## Let Us Be Your HSA Expert Partner!

We work with clients of all sizes, including large national employers, associations, unions, school districts, small businesses and individuals. We would be delighted to work with you. For more information about HSA eligibility, account set up and management, or about Sterling HSA, please call us at 800.617.4729 or visit us at [www.sterlinghsa.com](http://www.sterlinghsa.com). Our offices are open Monday – Friday from 8 a.m. – 6 p.m. PT.

Visit us at: [www.sterlinghsa.com](http://www.sterlinghsa.com)

Call us at:

**800.617.4729**

**Monday – Friday, 8 a.m. – 6 p.m. PST**



**STERLING HSA™**



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## HEALTH SAVINGS ACCOUNTS:

THE RIGHT CHOICE FOR  
YOUR HEALTH & WEALTH



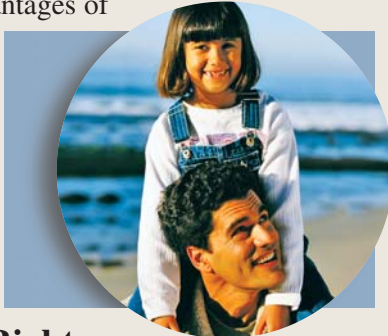
[WWW.STERLINGHSA.COM](http://WWW.STERLINGHSA.COM)



Sterling HSA™ clients come to us because we're not only experts in the growing health savings account, or HSA, industry, but in health insurance as well. They stay because we deliver a simple, reliable, and personal

approach to paying for health care while saving for the future. We are a leading, independent provider of HSA administrative services for employers and individual account holders. At Sterling we integrate everything needed to successfully establish and manage HSA accounts. From proprietary software that allows us to review and pay medical bills for our clients to the time we take helping them understand the advantages of

HSAs, we are committed to Sterling service. Just to prove it, we even offer a money back guarantee.



## Choosing the Right HSA Administrator

Health savings accounts are like "IRAs" They are tax-advantaged accounts that individuals with high-deductible health insurance policies can fund and use to pay for medical expenses. Because they are tax-advantaged and balances can accumulate over time, HSAs can also be used to accumulate wealth.

HSAs continue growing in popularity among employers, associations, consumers and anyone who wants to take control of health care costs. The question today is less about whether to open an HSA and more about choosing the right administrator.

## Sterling HSA Services & Commitment

At Sterling, we offer a full range of services to help our clients effectively manage HSA accounts. These services benefit HSA account holders, as well as

employers or sponsoring organizations like associations, unions and school districts. Many of our services can only be provided by a company like Sterling because of our deep experience in the health insurance industry.



Our founders and management team have over 50 combined years of health insurance experience. And because we are independent of insurance carriers, we can offer HSA services for any eligible high-deductible health plan.

Our services include:

- **Education** about HSAs and assistance with account set-up for employers and individuals.
- **Payment of health care bills** after a careful review of your Explanation of Benefits to insure that Sterling account holders never pay more than they should.
- **Self-directed investment options**, as well as payment of interest on funds in your Sterling HSA account. Visit [www.sterlinghsa.com](http://www.sterlinghsa.com) for details.
- **Quarterly account statements & tax reporting information** for account holders and employers.
- **Employer specific services** that include reports on contributions and disbursements, reporting that distinguishes between employer and employee contributions for tax purposes, and the ability to provide automatic deposits from multiple sources for each individual employee account.
- **Personalized customer service** via phone, email, fax or mail. We're available to serve you Monday – Friday from 8 a.m. – 6 p.m. PT.

- **On-line support**, including the forms needed by employers and account holders to open and manage HSA accounts today. Our interactive Web site ([www.sterlinghsa.com](http://www.sterlinghsa.com)) for on-line customer account service allows you to view your account on-line, make changes to your registration and, with our "e" banking functions, deposit money, pay bills and more.
- **Money Back Guarantee.** If for any reason our account holders become dissatisfied with Sterling HSA services, we will refund to them all monthly account management fees paid up to one year.



## Choose from Two Service Packages

Sterling HSA offers two account plans. Choosing the right one depends on how our clients will use their HSA account most often. While the features differ, we provide the same commitment to Sterling service for both. There is a one-time \$35 account set-up fee for both account types and Sterling pays interest based on the account balance.



- **The Sterling Standard Plan** offers the most comprehensive array of services, including review of insurance company Explanation of Benefits and payment of bills to health care providers. With this plan clients maximize their level of service for the low monthly fee of \$8.75 per account.