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FOR IMMEDIATE RELEASE

BeneTrac and Sterling HSA Announce Online Enrollment, Access to Health Savings Account Benefits

—Employees can enroll in Sterling HSA plans online, make changes, add new beneficiaries; providing new value-added offerings to support brokers and saving paperwork and time for corporations and HR—

San Diego and Oakland CA, July 23, 2008 –BeneTrac, a Paychex company and provider of powerful, web-based electronic enrollment and employee benefits administration software, and Sterling HSA, specializing in administering HSAs, or health savings accounts, today announced that employees will be able to enroll in Sterling’s benefit plans online with BeneTrac. Eligible employees will be presented with Sterling HSA as a health insurance option, where applicable, and be able to enroll in the plans online. They will also be able to easily make changes and add new beneficiaries online, in accordance with HSA and company regulations and guidelines.

Corporations and their HR departments will benefit from being able to consolidate open enrollment through one fast, easy process. Information will be seamlessly and electronically transferred from the employer to Sterling HSA, reducing time and paperwork. Brokers and employers will also be able to see how far along employees are in the enrollment process at any time.

“This is the first carrier-initiated integration with BeneTrac for an HSA,” said Art Brooks, vice president of sales for BeneTrac. “We look forward to bringing a more automated enrollment process with Sterling and to offering brokers and employers even more options and greater services for enrolling and managing benefits online.”

HSAs have gained interest due to the cost-effective nature of high-deductible plans accompanying them and the potential to save money tax-free. Consumers can put pre-tax money into an HSA for deductibles and other medical expenses and withdraw the money, as with a bank account, on a tax-free basis. Leftover funds can be carried forward into the next year or saved for retirement.

“At Sterling HSA we’re always eager to implement solutions that automate processes and leverage technology while maintaining the Sterling focus on a high level of personal customer service. We’re looking forward to enabling our clients to simplify open enrollment and have greater access to information with BeneTrac,” said Cora Tellez, president of Sterling HSA.

About BeneTrac

BeneTrac, a Paychex company, is a provider of powerful, web-based electronic enrollment and employee benefits administration software. The company’s online benefit management technology enables employers and human resources professionals to eliminate paperwork and automate management of their complete benefits packages through a single, customized portal. BeneTrac’s one-stop-shop platform for

adding, updating and managing information, and exchanging data with providers, capitalizes on relationships with more than 400 carriers. The technology offers a robust, affordable, user-friendly system that simplifies benefits administration. For more information, please visit www.benetrac.com.

About Sterling HSA

Sterling HSA, an independent, privately held company, specializes in administering HSAs, or health savings accounts. It is led by a team of experienced healthcare executives and advised by a board of distinguished professionals with expertise in healthcare, banking and the law. In conjunction with eligible insurance plans, HSAs provided by Sterling enable employers to control rising health care costs, subscribers to get the services they need and save money, and insurance professionals to enhance the range of services they can offer to their clients. For more information on HSAs and Sterling HSA, visit www.sterlinghsa.com.

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NOTE: Screen shots available upon request.