



STERLING HSA HELPFUL TIPS TO MAXIMIZE YOUR ACCOUNT BENEFITS

There are new 2008 contribution limits for HSA accounts: \$2900 for individuals and \$5800 for families, regardless of your health plan deductibles. No pro-rating of contributions for accounts started after 1-1-07 is required. We hope the following tips are helpful in maximizing the benefits of HSA accounts in 2008:

- **Paying Medical Bills**

Sterling HSA will pay medical bills for you when you submit them to us for payment. Every time you need Sterling HSA to pay a medical bill, please complete a **Request for Disbursement** form (available on our website forms page) with a copy of your original bill and an Explanation of Benefits (EOB) from your insurance carrier. Sterling HSA will then pay your provider or reimburse you as you request.

While we understand that this process may take a bit longer than simply using a debit card, one of the services we offer relies on our deep health insurance experience to review the Explanation of Benefits (EOB) from your insurance carrier and insure that you pay only what you should. This service from Sterling HSA can be worth tremendous savings to you and we highly recommend that you only use debit cards for paying small health care bills such as prescription costs.

- **On Line Banking "eChecking"**

If you enjoy using on line banking, you can now simply register on line at www.sterlinghsa.com and manage your HSA account on line in a secure, password protected environment. Simply click on the left hand navigation bar area to move money from you HSA account to personal checking account and process payments as you wish. Sending us your receipts for these transactions will assure that they are scanned and archived in your files at Sterling HSA.

- **Debit Cards**

If you have requested a Sterling HSA debit card, you will receive it within 2 – 3 weeks after your HSA account is established. Your card will include instructions on how to activate your account. If your account balance falls below \$50, we cannot process your debit card request as \$50 is required to maintain your account. If you need a debit card, you'll find the **Request for Debit Card** form on our website.

- **How Funds in Your Account Are Managed – By You!**

We want to help you earn as much as possible in your health savings account, preserve funds to pay for your medical expenses and ensure that you are in control of your investments. Taking advantage of the new higher annual limits will allow you to have money to not only pay for health plan deductible expenses, but dental, vision and other expenses as well. This will also allow you to accrue and rollover more money each year. You can now enjoy the security of having enough money to pay for medical expenses and other things that are important to you!

To do that, we recommend that an amount equal to your first year's health plan deductible be kept in the Sterling FDIC insured account earning interest at Mechanics Bank. At Sterling HSA you are able to self direct your investments. Information on this feature is available on our website under the financial services area.

- **Contact Us – Our Commitment to Sterling HSA Service**

Information on Sterling HSA services and forms can be printed directly from our website at www.sterlinghsa.com. Account holder services are available Monday – Friday from 8 a.m. to 6 p.m. Pacific time. Our toll free number is 800-617-4729, or fax us at 877-517-4729. You may also write to us at Sterling HSA, 475 14th Street, Suite 120, Oakland, CA 94612 or via email at customer.service@sterlinghsa.com. Thank you for choosing Sterling HSA as your HSA administrator.