

# MANAGE YOUR HEALTHCARE EXPENSES ALL IN ONE PLACE

WE MAKE  
THE COMPLEX  
SIMPLE

It's easy to connect your health plan carrier explanation of benefits (EOBs) with your HSA, HRA or FSA account and view medical claims, pay providers or reimburse yourself using funds in your Sterling account.

## CARRIER INTEGRATION ALLOWS YOU TO:

- Manage medical claims information all in one place through the Sterling website by easily connecting your Sterling account with your health plan carrier EOB information.
- Access your Sterling health savings account (HSA), health reimbursement arrangement (HRA), and/or healthcare or dependent care flexible spending account (FSA) to identify available balances and choose to pay providers or reimburse expenses already paid (based on IRS rules regarding qualified expenses and which account pays first, if you have more than one type of healthcare account).
- Pay right away or select a future date for payment.
- Choose the amount of payment or reimbursement up to what the claim allows.
- Link to a dependent's EOB information based on the age of the dependent and within HIPAA requirements.
- Electronically keep records of receipts and other documentation related to medical claims, payments and reimbursements. All information is stored in an encrypted, secure database following HIPAA guidelines.

## EASY SET-UP

It's easy to set-up the service following these simple steps:

- Log into your Sterling online account. You'll see a menu option "Connect to My Health Plan". Follow the simple steps to link your health plan carrier account to your Sterling account by entering your health plan account login information (note that the health plan login and the Sterling login are not the same). Once you get verification that the connection is established, you can start using the service.
- HSA accountholders cannot automatically be reimbursed for a medical expense based on the EOB using this service. HSA accountholders will receive an email to confirm that they want to be reimbursed from their HSA account. If you also have an HRA or FSA with Sterling, the HSA must pay first up to the statutory deductible. If you prefer to keep the funds in your HSA for future medical needs or retirement savings, there is no need to use the money to pay current claims.

For more information visit [www.sterlingadministration.com](http://www.sterlingadministration.com). You can also call Sterling customer service at **800-617-4729** or email [customer.service@sterlingadministration.com](mailto:customer.service@sterlingadministration.com).