



STERLING HSA™



NEWS RELEASE

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STERLING HSA™ OFFERS HEALTHFRAME™ TO ITS CLIENTS

OAKLAND, CA – November 16, 2005 – Sterling HSA™, a leader in health savings account administration, and Records for Living, Inc. a pioneer in the personal health information management industry, announced today that they will partner to bring the HealthFrame™ personal health record and decision support tool to Sterling HSA's clients.

“We are grateful for the opportunity to work with Sterling HSA, one of the most respected pioneers in the health savings account arena,” says Simone Pringle, President and Founder of Records for Living, Inc., which developed HealthFrame™. “Health savings accounts represent a significant advancement in the health insurance industry because they enable individuals to control their health care -- and the costs of that care – to a greater degree than ever before. But consumers need assistance in understanding the implications of their health care choices. Consumers quickly find that greater control over health care expenditures creates a corresponding need for tools to support their decision making so that they can maximize the value of their health care dollars.”

The rising interest in health savings accounts (HSAs) reflects two important trends: consumer desire for greater control over medical decision-making as well as the escalating cost of health care. Since January 1, 2004, individuals and employers have been allowed to pay for routine health care needs with tax-free dollars deposited into a specially-designated savings account called an HSA. Funds not used in a given year can be rolled over to the following year and savings accrued annually can be withdrawn penalty-free after age 65.

According to a survey conducted by America's Health Insurance Plans (AHIP), representing 1,300 insurers and health plans across the United States, more than one million individuals were enrolled in HSAs as of March 2005.

Experts agree that as more people invest in health savings accounts, the need for decision support grows. Individuals and families who participate in HSAs are, as a rule, actively engaged in the management of their health and health care. But with greater discretion comes the challenge to spend health care dollars wisely; consumers must optimize their health care choices while avoiding unnecessary depletion of their accounts.

The HealthFrame™ personal health record tool helps consumers by tracking their medical care and providing powerful decision support tools to maximize health care benefits.

In addition to creating personal health records, the Records For Living, Inc. product, HealthFrame™ will provide Sterling HSA clients with HealthFrame™-enabled personalized decision-support content such as:

- o Treatment and medication pricing information
- o Medical reference information
- o Provider directories
- o Provider ratings
- o Newsletters and announcements

“The HealthFrame™ personal health record tool supports Sterling HSA’s mission to assist individuals and families with health savings accounts make informed health insurance choices,” said Cora M. Tellez, CEO of Sterling HSA. “We are very pleased to add this service to our portfolio and believe it will continue to contribute to the high level of satisfaction for our services expressed by Sterling HSA clients.”

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.

About Records For Living, Inc.

Records For Living, Inc. is a pioneer in the personal health information management industry and is focused on providing solutions to a broad range of health care issues.

HealthFrame™ is a personal health record software tool, designed to provide consumers with healthcare decision support, and record tracking. The HealthFrame™ concept mirrors that of the popular and user-friendly personal financial planning and management software tools that have been used successfully by consumers for years. HealthFrame™ supports all aspects of health and wellness management and allows consumers to track their health and care records and expenses, accesses consumer-oriented medical reference and decision support information, and helps improve the quality of the health services they receive. Records For Living, Inc. may be reached at www.RecordsforLiving.com or via email at info@RecordsForLiving.com.

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