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## PRESS RELEASE

### **AliCare, Inc. Announces Strategic Partnership with Sterling Health Services Administration – Providing Consumer-Driven Health Plan Administration Services**

**White Plains, NY...April 15, 2013**

AliCare Inc. ([www.Alicare.com](http://www.Alicare.com), White Plains, NY), a leading third-party administrator (TPA) and member of the Amalgamated Family of Companies announced today a strategic partnership with Sterling Health Services Administration ([www.sterlinghsa.com](http://www.sterlinghsa.com), Sterling HSA®, Oakland, CA), an independent privately held company specializing in consumer-driven health plan administration. Through the partnership, AliCare will be offering to employers and unions consumer-driven health plans such as health savings accounts (HSAs), health reimbursement arrangements (HRAs) and flexible spending accounts (FSAs). The AliCare/Sterling consumer-driven health plan offerings are among the most comprehensive available.

According to AliCare Executive Vice President of Sales and Marketing John Thornton, “We are proud of our new alliance with Sterling HSA, one of the nation’s foremost administrators of consumer-driven health plans. These plans are integral to controlling our nation’s spiraling health care costs. By giving consumers more accountability and control regarding their health care decisions and spending, hundreds of thousands of dollars can be saved. Health savings accounts, health reimbursement arrangements and flexible spending accounts give consumers an incentive to become more knowledgeable and responsible regarding their health care and well-being. These tax-advantage plans also enable employers and unions to give their plan participants an opportunity to save money.

Among the benefits plan sponsors can expect to derive from AliCare/Sterling’s administration of their HSAs, HRAs and FSAs is a turnkey solution which provides for seamless plan administration, claims delivery, payments to healthcare providers and easy online management of contributions and disbursements, fund deposits and account information access.

AliCare/Sterling also offers complete compliance support relating to IRS audits, HIPAA regulations, Department of Labor ERISA regulations, and nondiscrimination testing. The comprehensive portfolio of services provides utilization reporting to present plan utilization data on an aggregated group basis, as well as “spenders” vs. “savers” basis. The multi-lingual customer service, combined with customized educational meetings, website and materials, provided in both English and Spanish, further demonstrate the companies’ commitment to providing a high quality and responsive customer offering. Also as part of the services, the companies provide careful review of medical bills and carriers’ Explanation of Benefits (EOBs) to ensure that participants are not paying more than their insurance company would pay thereby

helping save significant dollars in health care expenses. If, following a review of bills, it is determined that a health care provider is owed a payment on behalf of participants, AliCare/Sterling will make the payment, or reimburse the participant if a bill was already paid. Assistance with payment plans is also included in the service, if participants have difficulty covering medical bills.

“Our partnership with AliCare is a very exciting opportunity for us to broaden understanding of the importance of consumer directed health plans in driving down the costs of healthcare,” said Chris Bettner, Executive Vice President of Business Development for Sterling. “In our nearly 10 years in business, we have seen clients and members achieve excellent savings results from these plans while still benefiting from the healthcare services they need. We look forward to offering these services to AliCare clients and members as well.”

### ***About AliCare***

AliCare, Inc. is a leading third-party administrator and member of the Amalgamated Family of Companies. The “family of companies” is led by Amalgamated Life, a leading provider of life and health insurance serving working men and women since 1943. For the past 37 years, Amalgamated Life has consecutively earned the “A” (Excellent) rating from A.M. Best Company attesting to its proven policies and procedures, adherence to the industry’s highest standards, strong fiscal condition and excellent claims-paying ability. AliCare’s operations also reflect the highest standards. The company has been serving Taft-Hartley Trust Funds, Health and Welfare Funds, and Pension and Annuity Plans since 1987. For more information, visit: [www.alicare.com](http://www.alicare.com).

### ***About Sterling Health Services Administration***

Founded in 2004, Sterling Health Services Administration was a pioneer in the HSA industry and is among the top consumer directed health plan services administrators in the country. Sterling is led by experts in the health benefits and healthcare financing industries for one purpose - to put employers and consumers in control of healthcare spending and in touch with resources to manage their money and their health. We administer HSAs, HRAs, FSAs, POPs, COBRA, ERISA, Form 5500 and other compliance services. For more information, visit [www.sterlinghsa.com](http://www.sterlinghsa.com).