



STERLING HSA

Secure accounts to pay for health and education

OAKLAND, Calif. - California-based Sterling HSA announced its new Gift of Health and Gift of Learning programs, giving Filipino immigrants to the United States a secure, donor controlled way of helping family and friends in the Philippines pay for medical care and education.

"Filipino immigrants to the United States want to have a reliable and safe vehicle to assist relatives in the Philippines with healthcare and education financing needs," said Cora M. Tellez, founder and CEO of Sterling HSA and a successful business leader with Philippine roots.

The funding mechanism must be secure, easy and convenient to use for both donor and beneficiary clients. It must also be guaranteed that use of funds is exclusively for medical or educational needs. The Gift of Health and Gift of Learning programs are designed precisely for this purpose.

Through One Pacific Coast Bank and Sterling HSA, donor clients enroll in the Gift of Health and/or Gift of Learning programs and specify beneficiary clients, the amount of funds to be made available to each beneficiary, the types of medical or educational expenses they want to qualify for disbursement (hospital visit, doctor visit, prescription drugs or tuition, books, etc.) and a security identification code that the donor gives to each beneficiary to access money in their account.

Once the account is set up, the donor notifies the beneficiary that money is available, how they want it to be used, and how to access it by providing claim forms and receipts to Sterling.

Sterling HSA is a California based, privately held and financially self-sustaining company that administers the Gift of Health and Gift of Learning accounts as an administrative agent of One Pacific Coast Bank.

Sterling manages beneficiary account set-up, donor deposits, beneficiary claims processing, and funds disbursement through its Philippine partner RCBC Bank, one of the five largest private domestic commercial banks in the Philippines.

Sterling HSA provides administration services for a variety of healthcare financing products, including health savings accounts, health reimbursement arrangements, and flexible spending accounts.

The depth of experience of Sterling and its partners in the U.S and the Philippines uniquely positions Sterling to understand and meet the needs of Gift of Health and Gift of Learning clients.

Founded in 2004, Sterling Health Services Administration was a pioneer in the health savings account 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, and COBRA. Through our subsidiary company, Sterling Self Insurance Administration, we provide an integrated health benefits design solution to employers who want the flexibility and cost management of self-insurance options, combined with a comprehensive wellness program and proprietary rewards program called Sterling HealthAssets™.

Firm offers 'safe vehicle' to assist PH kin with healthcare and education financing needs.

Visit www.sterlingsia.com and www.sterlinghsa.com for more information.

BOARD

Sterling is proud of its advisory board composed of prominent business leaders.

Mona Lisa Yuchengco was the founder and publisher of Filipinas Magazine, the only nationally circulated glossy publication for Filipinos in North America. She sold it in May 2005.

She is also the founder of Philippine International Aid, a non-profit corporation established in California in 1986 that

provides educational assistance to about 2,000 indigent children yearly in Manila and the San Francisco Bay Area.

She is an active board member of the Center for Asian American Media and an advisory board member at the Women's Media Center.

Evelyn Dilsaver is a recognized leader in building highly motivated teams in the public and non-profit sector.

As president and CEO of Charles Schwab Investment Management, she was responsible for growing the assets from \$137 billion to over \$200 billion in four years while generating \$1 billion in revenue.

At the same time, she was Chair of the Board for Women's Initiative, a non-profit organization that helps lower income women become economically independent, by helping them start their own businesses.

Cora M. Tellez has over 30 years of executive experience in the managed care industry and healthcare financing.

In 2004, she founded Sterling Health Services Administration, an independent administrator of consumer directed health plans, including health savings accounts, health reimbursement arrangements, and flexible benefit plans, to enable individuals and employers to finance healthcare and save money.

Then in 2011, she founded a subsidiary company, Sterling Self Insurance Administration, to provide self-insurance alternatives to employers looking for ways to further control the rising cost of healthcare. Tellez serves as president and CEO of both companies.

Arm Scor goes for bigger target

BY BETING LAYGO DOLOR MANILA BUREAU EDITOR

MANILA - Any other company would move heaven and earth to win a government contract easily worth P900 million at the very least.

But the Arms Corporation of the Philippines (Arm Scor) is no ordinary company.

"Not winning the contract is no big deal to us," Arm Scor chair of the board Demetrio "Bolo" Tuason told Philippine News recently.

The contract that he referred to is to supply the Philippine National Police (PNP) with 60,000 units of sidearms. At an average of P15,000 per gun, the deal would have been worth P900 million.

A local company representing an Israeli company had won the bidding, but was later disqualified for not submitting all necessary documents in time.

As such, the next lowest bidder would come in. Arm Scor submitted the fourth lowest bid. Of the bidders, Arm Scor is the only local supplier. All the others are foreign manufacturers.

Tuason, who announced that he would be retiring as head of the family-owned corporation at the end of the year, said that 50 years at the helm "is enough." His son Martin takes over as company

president in January 2013.

It's time for the next generation to take over, he said.

The Tuason family told media that they were after a bigger target than winning a supply contract for the PNP. In a briefing, family members said their goal was to become "the biggest manufacturer of firearms in the world."

The goal is not as impossible as it sounds. Arm Scor has been supplying Philippine made firearms to more than 50 countries all over the world.

"The U.S. is our largest market," according to Tuason. Their biggest seller are the various variations of the 1911. To non-gun enthusiasts, the 1911 closely resembles the .45.

At present, the company is the largest privately-owned arms and ammunition manufacturer in Southeast Asia.

Tuason refused to divulge their annual sales, but smiled and nodded slightly when asked if it was in the billions of pesos.

Not bad for a company that was established in 1905 when two Englishmen named Roy Squires and William Bingham put up a photo print shop and merchandising company.

For many decades, the company was simply known

as Squires Bingham.

In the years that followed, the company expanded its business to general trading. Squires Bingham imported and sold motorcycles and sporting goods, including firearms and ammunition.

Bolo Tuason's father, Celso, bought the company in 1941, just as World War II was about to break out. The Japanese invaders confiscated all its firearms and ammunition inventory, nearly bankrupting the company.

In order to survive, Squires Bingham relied on its clothing and haberdashery line.

In the mid 1960s, Don Celso Tuason turned over the management of what had evolved into the Squires Bingham Manufacturing Co., Inc. to his three sons, with eldest son Bolo at the helm.

In 1980, the company changed its name to Arm Scor.

The company has become a fully computerized operation and has been ISO 9001 since 1997.

When asked if the goal of being the world's largest manufacturer of firearms was too lofty, Bolo Tuason said that Filipino ingenuity and ability should never be underestimated

There's no excuse for abuse.

If you are or if anyone you know is in an abusive relationship and need information or services, call the National Domestic Violence Hotline 1-800-799-SAFE (7233) or for the agency in a specific area.

CHAPTER 7 BANKRUPTCY

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