

HCBA SERVICES

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To: HCBA Member Institutions

From: Jim Turner

Re: HCBA Endorsed Cancer Program

HCBA Services is proud to continue its endorsement of All American Associates to market cancer insurance to member institutions. This program deals with cancer and the indirect, non-medical expenses of the disease.

Underwritten by Loyal American Life Insurance, the endorsed program is designed to alleviate the non-medical out-of-pocket expenses related to cancer and other catastrophic diseases. The program compliments – and does not compete with - your major medical coverage. It is also completely compatible with any hospitalization coverage you may have.

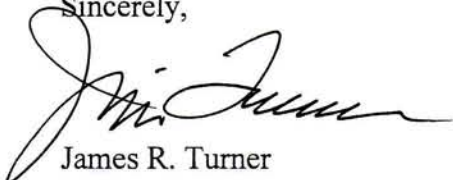
Benefits of a supplemental cancer insurance plan include:

- Premiums are paid by the employee, not the employer.
- Provides first dollar coverage for your employees and their dependents.
- There is no coordination of benefits.
- Benefits are paid directly to the individual.
- There are no lifetime dollar maximums.

All American Associates offers professionalism, a low key approach, and most importantly, an extensive knowledge of this type of insurance product. We encourage you to listen to their brief presentation which will help you make an informed decision regarding cancer insurance.

If you would like more information about the HCBA Cancer Insurance Program, please contact the HCBA Services office or call All American Associates at 800-715-1702.

Sincerely,



James R. Turner
President