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Dear Nebraska Bankers Association Member:

Ten years ago, the Nebraska Bankers Association introduced into its benefit package a Cancer/Specified Disease/Intensive Care program. During this time, the program has assisted many bank employees and their dependents with the indirect, non-medical expenses associated with cancer and other catastrophic diseases.

The program does not compete with your major medical or hospitalization plan. It is designed to alleviate the out-of-pocket expenses related to cancer and compliment your current coverage.

Following a brief presentation, we elected to offer it to our employees and almost all enrolled. Briefly, here are some of the highlights of this unique program:

- Designed for and endorsed by the Nebraska Bankers Association
- It is of no cost to the employer
- Provides first-dollar coverage for your employees and their dependents
- Benefits are paid to the individual in tax-free cash
- No coordination of benefits and no lifetime maximums

Please consider giving your employees the opportunity to listen to a brief presentation. We are glad we did. The representatives were professional, low key, and our employees appreciated the opportunity.

Sincerely,

A handwritten signature in black ink that reads "Steve H. McKelvey". The signature is written in a cursive, slightly slanted style.

Steve McKelvey
Executive Vice President, NBISCO
Nebraska Bankers Association

SM:jg