

IMPORTANT NOTICE ABOUT CHANGES TO YOUR GROUP HEALTH PLAN FUNDED UNDER THE WISCONSIN BANKERS ASSOCIATION INSURANCE TRUST FUND

This notice contains information about changes to the insurance carriers and administrators for your group health plan funded under the Wisconsin Bankers Association Insurance Trust Fund (the "Plan"). Please keep this notice with your summary plan description ("SPD") for future reference. It replaces important information on pages 2 and 3 of your SPD effective January 1, 2008, under the Headings "Type of Administration" and "Funding Medium" as provided below:

TYPE OF ADMINISTRATION: Employer administration. The following insurers or HMOs also perform administrative functions, e.g. they make claims determinations and payments and issue Certificates of Creditable Coverage, where applicable:

- Wisconsin Physicians Service Insurance Corporation ("WPS") (for medical benefits)
- Delta Dental of Wisconsin, Inc. (for dental benefits)
- AIG Life Insurance Company through its vision benefits manager National Vision Administrations (for vision benefits); and
- Lincoln National Life Insurance Company (formerly Jefferson Pilot Financial Insurance Company prior to merger) (for life, accidental death and dismemberment, short term disability, long term disability, and dependent life benefits).

The booklets for the various benefits contain the addresses and phone numbers of the insurers/HMOs and their administrators.

FUNDING MEDIUM: The medical and dental benefits are insured under a "modified premium arrangement" with Wisconsin Physicians Service Insurance Corporation ("WPS"), on a "cost plus basis." This means that if the reserves held in the Wisconsin Bankers Association Insurance Trust Fund ("Trust") would not be sufficient to pay claims of participants and beneficiaries, WPS would be obliged to pay those claims.

Other benefits are fully insured. The insurers are listed under "Type of Administration." All benefits will be paid by the respective insurer; provided however, if the benefit is a medical or dental benefit, the insurer will pay any benefits not covered by the Trust as discussed in the booklets. The Employer is not responsible for paying claims with respect to any benefits.

Please contact your employer with questions or to request copies of the Plan or the SPD.

This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. An SMM describes changes to the information provided in the most recent plan document. An SMM is not the SPD, nor is it the plan document itself; rather, it is a supplemental document to your SPD. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern.