



August 10, 1990

Mr. Trip Reynolds
4226 Windhurst Drive
Arlington, TX 76015

Dear Trip:

Brad and I appreciate the zeal you have demonstrated regarding the "benefits based on health" model matrix you have been promoting. In addition, we recognize your frustrations as you attempt to gain support for your idea. Don't be discouraged by our company's or anyone else's response. Every great idea takes time to evolve, especially when established cultural norms exist, as they do in the employee benefits arena.

I'm sure you have been encouraged by recent developments by some larger corporations that impose additional contribution requirements for adverse lifestyle behaviors, smoking for example. Therefore, some employers have been administering employee benefits to encourage proper health maintenance through financial incentives.

We have an interest in your research and model matrix, and would be happy to meet with you to discuss your progress. Keep in mind, however, that wellness is an issue which has only recently enjoyed a renewed interest in the benefits community. Linking benefit levels to wellness commitments makes every bit as much sense, logically, as linking salary levels to job performance. Unfortunately, legal, social and ethical issues, like great ideas, also take time to evolve.

Please let Brad or me know when you will next be in Omaha. We would be happy to take you to lunch and explore your continuing work.

Take care...

Sincerely,

John D. Kohanek CLU ChFC RHU
Group Product Development Coordinator

cc: Brad Utoft

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