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SMART RETIREMENT STRATEGIES
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Peace of mind for life.

Life insurance can help provide security, along with guarantees¹ and peace of mind.

Schedule a SuperCheck with your Farm Bureau agent to see how we can help protect your world and secure your family’s financial future.

¹The guarantees expressed are based on the claims-paying ability of Farm Bureau Life Insurance Company, Farm Bureau Life Insurance Company,* Farm Bureau Property & Casualty Insurance Company,* Western Agricultural Insurance Company.*West Des Moines, IA. *Company providers of Farm Bureau Financial Services L175 (5-17).
As we approach the New Year, many of us are still in a post-holiday food coma. But every January brings renewed optimism for change, for a better life, for a better you. Nebraska Farm Bureau wants to be more accountable to its members, improve how it serves farmers and ranchers, and to better communicate and engage with associate members who live their everyday lives eating the food farmers and ranchers raise with care and precision.

Convinced that a new publication could find an audience, the new "Nebraska Living Magazine" was created. You are receiving this publication because you are a member of Nebraska Farm Bureau. Our mission is to connect readers with the food they eat, the Nebraska farmers and ranchers who grow it, how they can save by being a Farm Bureau member and introduce them to a rural lifestyle that is uniquely Nebraska.

In this issue of Nebraska Living Magazine, we feature stories on health care. The demand for quick and convenient consultation with doctors has produced plenty of options, such as health care clinics. Just as cars have been designed to drive themselves, doctors and nurses can consult with patients at health clinics to keep health care costs down.

We will also talk about programs and discounts Nebraska Farm Bureau can offer families on prescription drugs and health screenings from Life Line Screenings.

Not forgetting food, this month in Nebraska Living Magazine, eating for a healthy heart and enjoying one of your favorite foods don't have to be at odds with one another! Recent research on heart health shows that eating lean beef can actually be part of a solution to one of America’s greatest health challenges.

I hope you enjoy our first issue of Nebraska Living Magazine. I am always looking for feedback to make it better! Contact me at tinah@nefb.org or text me at (402) 310-0497.

By Tina Henderson
Convenient Care Plus, an established company, based in Omaha, is offering employers and individuals a monthly plan that allows unlimited visits to medical clinics, available across the state, for basic health care issues such as sore throats, pink eye, allergies, ear or urinary tract infections or sprains. The clinics are aimed at helping someone with a high-deductible health insurance plan join other innovative plans being tried by employers seeking to curb rising insurance costs.

“It’s not meant to replace insurance or one’s primary care doctor,” said Kelly Foley, Convenient Care Plus’ president, but he said the clinics provide a place to go, no appointment needed, and keep minor costs off the insurers’ books.

Each clinic under the Convenient Care option will have a supervising doctor, but patients may be seen by not only a doctor, but a physician’s assistant or nurse practitioner, based on scheduling.

Now is a great time to look at your personal health and assess what you and your family spend on out-of-pocket health care expenses. Do you schedule a yearly check-up? How often are you buying out-of-pocket items like prescription medications, glasses, sunscreen and more?

If you’re a business owner, it’s valuable to take time to assess the health and wellbeing of those around you. Statistics show that having healthy employees is important to productivity and cost containment.

There are so many ways to trim health benefit costs these days to put more money back into your business, and keep it in paychecks. There are easy ways to pre-tax health insurance premiums and out-of-pocket medical expenses to help you achieve financial goals, relieve stress, and put you, your family and the people who work for you on the road to healthy living.

Find out if you can take advantage of simple pre-tax benefit plans to help your financial and physical health by calling BASE toll-free at 866-550-5525.

Nebraska Farm Bureau members who utilized BASE HRA plans saved on average of $4,500.
Convenient Care Plus, an established company, based in Omaha, is offering employers and individuals a monthly plan that allows unlimited visits to medical clinics, available across the state, for basic health care issues such as sore throats, pink eye, allergies, ear or urinary tract infections or sprains. The clinics are aimed at helping someone with a high-deductible health insurance plan join other innovative plans being tried by employers seeking to curb rising insurance costs.

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Each clinic under the Convenient Care option will have a supervising doctor, but patients may be seen by not only a doctor, but a physician’s assistant or nurse practitioner, based on scheduling. The clinics are open evenings and weekends. Membership includes some basic lab tests and X-ray services. Membership is month to month, and membership can be discontinued with a 30 days’ notice.

Convenient Care’s founding grew out of a need to address employers’ increasing costs, Foley said. The hoped-for outcome is that the clinics will result in fewer claims, lowering health insurance costs for employers and individuals.

Convenient Care Plus provides Nebraska Farm Bureau members with discount pricing for their services. Farm Bureau members who want an individual plan, which includes either a spouse or a dependent, the cost is $25 per month. Adding a family bumps the cost up to $45 per month. There is no deductible, no copayment and no age limit, and patients don’t use their health insurance.
Eating for your heart and enjoying one of your favorite foods, like a steak, don’t have to be at odds with one another. Recent research on heart health shows that eating lean beef can actually be part of a solution to one of America’s greatest health challenges. What’s better? Not only can lean beef be part of a heart-healthy diet, but it can even help lower cholesterol as part of a healthy diet and lifestyle.

In a study published in the American Journal of Clinical Nutrition, researchers from Penn State University found that people who participated in the Beef in an Optimal Lean Diet (BOLD) study, consuming lean beef daily as part of a heart-healthy diet, experienced a 10 percent decline in LDL “bad” cholesterol, and still met targets for saturated fat intake.

**BEEF CAN BE PART OF A HEART-HEALTHY LIFESTYLE**

**STEAK AND BLUE CHEESE WRAPS**

_This easy wrap provides satisfying taste with spice-rubbed sautéed Sirloin Tip Steak slices. Top it off with crunchy vegetables and blue cheese dressing._

**INGREDIENTS:**
- 1 pound beef Sirloin Tip Steaks, cut 1/8 to 1/4 inch thick
- 1-1/2 teaspoons seasoned pepper blend or garlic-pepper seasoning
- 2 teaspoons vegetable oil
- Salt
- 4 tablespoons reduced-fat or fat-free blue cheese dressing
- 4 medium flour tortillas (8 to 10-inch diameter), warmed
- 4 romaine lettuce leaves

**TOPPINGS (OPTIONAL):**
- Sliced tomatoes, sliced red onion

**COOKING:**
1. Stack beef steaks; cut lengthwise in half, then crosswise into 1-inch wide strips. Combine beef and garlic-pepper in medium bowl; toss to coat.
2. Heat 1 teaspoon oil in large nonstick skillet over medium-high heat until hot. Add half of beef; stir-fry 1 to 3 minutes or until outside surface of beef is no longer pink. (Do not overcook.) Remove from skillet. Repeat with remaining beef and oil. Season with salt, as desired.
3. Spread dressing evenly on tortillas; top with lettuce leaf. Divide beef and toppings, as desired, among tortillas. Roll up tightly.

30 min - 4 servings - 351 cal - 28 g protein | Source: [www.beefitswhatsfordinner.com](http://www.beefitswhatsfordinner.com)
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AS PART OF YOUR FARM BUREAU MEMBERSHIP...

You receive a variety of money-saving discounts. Check for new ways to save at www.nefb.org/benefits or download the mobile app.

<table>
<thead>
<tr>
<th>AUTOMOTIVE</th>
<th>TRAVEL &amp; ENTERTAINMENT</th>
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<tbody>
<tr>
<td><strong>Receive $500 Bonus Cash toward the purchase or lease of a new eligible Ford and $750 Bonus Cash toward the purchase or lease of a new eligible Lincoln.</strong></td>
<td><strong>Save up to 20% off the best available rate at participating Choice Hotels and Wyndham Hotel Group.</strong></td>
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<tr>
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<td><strong>Save up to 10% off at participating IHG Hotels.</strong></td>
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<td><strong>Get deep discounts on all equipment and supplies from Grainger plus FREE standard ground shipping.</strong></td>
<td><strong>TicketsatWork offers exclusive hotel discounts with significant savings in cities like New York City, Las Vegas, Orlando, and hundreds of other U.S. cities, as well as the Caribbean and Mexico.</strong></td>
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<tr>
<td><strong>Receive a discount of $300-$500 depending on the tractor or implement purchased.</strong></td>
<td><strong>Save up to 30% off the best available rate when booking a room at Great Wolf Lodge. The discount is good at all locations in the U.S. and Canada.</strong></td>
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<tr>
<td><strong>Receive a factory direct rebate check after purchasing a grain bin or grain bin system.</strong></td>
<td><strong>Save 40% on admission tickets and save even more on parking and meal deal discounts at Elitch Gardens Theme &amp; Water Park.</strong></td>
</tr>
<tr>
<td><strong>Qualify for GreenFleet Loyalty Rewards including discounts, special low-rate financing, and all other benefits associated with GreenFleet Platinum 2 status.</strong></td>
<td><strong>Save 10% on tickets and receive a coupon for $30 off a stay at Adventureland Inn.</strong></td>
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<td><strong>Save $250-$2,500 on wheel loaders, skid steers, excavators, and more.</strong></td>
<td><strong>Save over 30% on tickets to Nickelodeon Universe amusement park inside Mall of America in Minnesota.</strong></td>
</tr>
<tr>
<td><strong>Receive a minimum of 15% off MSRP on the purchase of new mowers, accessories, and implements.</strong></td>
<td><strong>Save over 40% on tickets to Sea Life Aquarium in Kansas City and Minnesota.</strong></td>
</tr>
<tr>
<td><strong>Receive a factory direct rebate of $250 on the purchase of new Yamaha ATVs and Side x Sides.</strong></td>
<td><strong>TicketsatWork offers exclusive discounts, special offers, and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels, and much more.</strong></td>
</tr>
</tbody>
</table>

**NEW YEAR, NEW SAVINGS**
Save over 25% on admission tickets to Valleyfair Amusement Park located southwest of the twin cities in Minnesota.

Save 15% or more on admission to Silver Dollar City attractions in Branson, Missouri.

Save 15% on tickets and enjoy dinner with a show aboard the Showboat Branson Belle on Table Rock Lake in Branson, Missouri.

Save 30% on admission tickets and more to Worlds of Fun & Oceans of Fun in Kansas City.

Save 20% on admission tickets and season passes to all Schlitterbahn Waterparks in the U.S.

**FINANCIAL, INSURANCE, & LEGAL**

Farm Bureau Financial Services provides competitive products and services including coverage for: vehicle, home, farm, ranch, life insurance, annuities and investments, products for retirement, education funding, and estate preservation.

Quality health insurance for you and your family with Blue Cross and Blue Shield of Nebraska.

**FARM BUREAU BANK** Enjoy online banking 24/7. If you need FDIC-insured deposit accounts, credit cards, vehicle loans, new or used equipment loans, or small business products and services, Farm Bureau Bank has a solution.

Need a will or power of attorney? Members receive discounted legal services at Keating O’Gara.

**LifeLock** Save 10% when purchasing Identity Theft Protection through LifeLock.

Need help with the rising cost of healthcare? If you pay for health insurance premiums or out-of-pocket healthcare costs, you may qualify for discounts on IRS-approved tax-savings plans administered by BASE.

**HEALTH & WELLNESS**

Convenient Care Plus offers access to high-quality healthcare through a nationwide network of on-site healthcare providers and telehealth doctors. All plans include the cost of generic medications and some plans cover the cost of X-rays and laboratory services.

Save on high-quality, low-cost vision and dental insurance plans with locations across Nebraska through Ameritas Group.

Prescription Drug Card Save up to 75% on your prescriptions at more than 50,000 national and regional pharmacies.

Eye Care Receive 20-50% off frames, lenses, contact lenses (disposable contact lenses not included), and accessories from several vision care centers.

Save 15% on all materials at Northwest Eye Center in Chadron (excludes disposable contacts).

Qualify for a special members only discounted rate when joining the AirMedCare Network. AirMedCare is the largest air ambulance membership network in the United States.

Enjoy significant savings on hearing healthcare needs including exams, hearing aids, ear protection, and ear molds.

Take advantage of Life Line Screening’s mobile health screening services for a discounted rate of $135 per person.

Save 20% on eye exams and prescription glasses at Webb Eyecare in Scottsbluff, Alliance, and Bridgeport.

**HOME & OFFICE**

Save up to 80% off commonly used products for your home and office with our Best Value List. Enjoy next-day delivery and free shipping on orders over $50.

**COMMUNICATIONS & TECHNOLOGY**

Nebraska Farm Bureau News publication offers free want ads to members and is available online.

Benefits are subject to change at any time.

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**ACTUAL MEMBER SAVINGS**

<table>
<thead>
<tr>
<th>Item Description</th>
<th>Savings</th>
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<tbody>
<tr>
<td>FORD (New Vehicle)</td>
<td>$500</td>
</tr>
<tr>
<td>GREAT WOLF LODGE (1 night)</td>
<td>$40</td>
</tr>
<tr>
<td>OFFICE DEPOT</td>
<td>MAX</td>
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<tr>
<td>YAMAHA (Side x Side)</td>
<td>$250</td>
</tr>
<tr>
<td>TOTAL SAVINGS</td>
<td>$1071</td>
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Contact: www.nefb.org | (402) 421-4466

Winter 2018
Millions of Americans with high-deductible health insurance plans rely on health savings accounts (HSA) to help them manage the costs of health care. If you’re among them, you know how important it is to maximize the value you get out of every HSA dollar.

If you don’t yet have an HSA, you may qualify for one if you receive health insurance through an employer-sponsored plan with a high deductible. Individuals may qualify if their deductible is at least $1,300, and families may qualify with a deductible of at least $2,600, according to the IRS. With an HSA, you can deposit pre-tax dollars into the account to pay for certain health and medical-related expenses — up to $3,400 for an individual and $6,750 for a family in 2017.

You can maximize the value of your HSA in several ways, including:

- You can use your HSA dollars to schedule vascular health screening through Life Line Screening. You don’t need a doctor’s referral to schedule a simple, safe and painless ultrasound to detect possible plaque buildup in arteries — a leading factor in stroke and heart disease. Visit www.lifelinescreening.com to learn more and schedule an appointment.
- If your employer doesn’t provide vision insurance, you can use HSA funds to pay for eye exams, corrective lenses and even Lasik surgery.
- You can use HSA money to pay for dental care, including exams, X-rays, braces, dentures, fillings and oral surgery.
- You can use your HSA dollars to quit smoking. “Smoking is associated with multiple chronic diseases, so quitting is one of the best things you can do for your overall health,” says Dr. Andrew Manganaro, chief medical officer at Life Line Screening. To help people understand their personal risk, Life Line Screening offers a program called “6 For Life” that outlines an individual’s risk for six chronic diseases and includes blood tests.
- HSA money can be used to lose weight.

Your health savings account comes with many benefits and cost savings and tax breaks are just two of them. More importantly, when used wisely, your HSA can help you achieve better health.
Let's Talk Public Power

With public power, decisions are made at the local level, by elected officials who are community residents, not by out-of-state shareholders. And since office staff, customer service representatives and field crews are local, as well, they're able to provide the most reliable, responsive service for their friends, family, and neighbors.

Nebraska's public power utilities serve you while keeping the community's best interests at heart.

Business is conducted in the open so you know how and why decisions affecting your electric bill are made.

Neighbors serving neighbors is a hallmark of public power.

With public power, governance begins at the ballot box and is carried out through city or town councils, or utility boards.

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Nebraska Public Power District
Always there when you need us.
Together with your local public power utility.
Agriculture means survival. In Nebraska, agriculture creates 1 in 4 jobs. And, agriculture provides a rich context for learning about Nebraska past and present, the environment, and nutrition. Learn more at www.nefbfoundation.org.

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A GLIMPSE OF Nebraska Agriculture

LEARN MORE ABOUT NEBRASKA’S TOP AGRICULTURAL PRODUCTS

- 91% of Nebraska’s land is used for farms and ranches
- Cattle outnumber Nebraskans 4 to 1
- A Nebraska dairy cow can produce an average of 8 gallons of milk a day
- Nebraska ranks #1 for the production of Great Northern beans
- More than 8 million acres of corn are planted each year
- Nebraska ranks #1 in popcorn production
- Nebraska produces more than 2 billion gallons of renewable fuel annually
- The average age of a Nebraska farmer or rancher is 56
- 1 in 4 jobs in Nebraska are related to agriculture
- **Nebraska harvests between 55 and 70 million bushels of wheat each year
- **1 bushel of soybeans can make 1.5 gallons of biodiesel
- Pork is consumed by more people worldwide than any other meat
- Center pivot irrigation is the most common method of providing water to crops in the state
- A hen lays an egg every 24-26 hours

Agriculture means survival. In Nebraska, agriculture creates 1 in 4 jobs. And, agriculture provides a rich context for learning about Nebraska past and present, the environment, and nutrition.

Learn more at www.nefbfoundation.org.
Whether you’re engaged, a newlywed or planning your golden wedding anniversary, your retirement savings should never be an afterthought. Married couples should think and plan for retirement differently than single people do. When you make retirement decisions with a joint outcome in mind, money is likely to last longer and both you and your spouse can look forward to a more secure retirement.

Start the Conversation
No matter what your retirement dreams entail, you and your spouse should sit down and discuss your individual retirement dreams. According to NerdWallet.com, just over one-third of Americans report knowing their spouse is saving for retirement, but they don’t necessarily know how much.

How Much Do We Need?
The best way to start determining how much you need in retirement is to use an online calculator. It can give you an estimate of how much you need to accumulate over time to make your dreams a reality.

Saving Together
One common mistake that couples often make is relying on one spouse’s income and retirement savings. If both partners are working outside the home, both should contribute to separate employer-sponsored retirement accounts, such as a 401(k) program. Consider adding an IRA or another product to meet retirement savings goals.

What If I Stay Home with My Kids?
If you left your nine-to-five employer behind to stay home with your kids, you might’ve left your 401(k) with your old employer too. Consider rolling your funds into an Individual Retirement Account. You can also consider opening a spousal IRA. A spousal IRA allows your spouse to contribute up to $5,500 to an IRA in your name.

Saving When You’re Self - Employed
If you run a home-based business, you have the option to set up an individual 401(k). As with a traditional 401(k), all your contributions are pre-tax dollars. You’re able to contribute up to 25 percent of your business’ total earnings; as an employee, you can also contribute up to an additional $18,000 a year, and those contributions can also be deducted as a business expense. However, the rules for who can open an individual 401(k) are strict, and you’re only eligible if you have no employees.

We’re Here to Help!
When you’re ready to talk retirement strategy, your local Farm Bureau agent can sit down with you to help you get started. Connect with a Farm Bureau agent to get started today.
Members get $500 Bonus Cash* toward the purchase or lease of an eligible new 2017/2018 Ford vehicle!

Don't forget about the Built Ford Tough F-150 Sweepstakes!!

Visit fordfarmbureauadvantage.com to take advantage of this offer today!

*Program 36238: $500 Bonus Cash offer exclusively for active AL, AR, AZ, CA, FL, GA, IL, IA, KS, KY, LA, MI, MO, NE, NC, ND, OH, OK, SC, TN, TX, VA Farm Bureau members who are residents of the United States. Offer is valid through 1/2/2019 for the purchase or lease of an eligible new 2017/2018 model year Ford vehicle. Not available on Mustang Shelby GT350®, Mustang Shelby GT350R, Ford GT, Focus RS, and F-150 Raptor. This offer may not be used in conjunction with most other Ford Motor Company private incentives or AXZD-Plans. Some customer and purchase eligibility restrictions apply. Must be a member for 30 consecutive days prior to vehicle purchase or lease. Limit of five new eligible vehicle purchases or leases per Farm Bureau member during program period. See your Ford Dealer for complete details and qualifications.

**NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. MUST BE LEGAL RESIDENT OF U.S. OR D.C., 21 YEARS OR OLDER WITH VALID DRIVER'S LICENSE TO ENTER AND A CURRENT FARM BUREAU MEMBER. ADDITIONAL RESTRICTIONS MAY APPLY. Void where prohibited. Sweepstakes ends 9/30/18. For entry and official rules with complete eligibility, prize description and other details, visit www.fordspecialoffer.com/farmbureau/sweeps. Sponsored by Ford Motor Company, One American Road, Dearborn, MI 48126.

Text the word SWEEPS to 46786*** to enter!