

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Important: Enhancing Your Healthcare Protection

Dear [Client Name],

As a valued [Company Name] health insurance member, you already have coverage for your medical bills and doctor visits. However, have you considered the extra costs that arise if you are diagnosed with a major illness?

Medical insurance pays your doctors, but it doesn't cover your mortgage, groceries, or lost income while you recover. Our **Critical Illness Protection** plan is designed to bridge that gap.

This plan provides a lump-sum cash payment directly to you upon diagnosis of covered conditions, such as:

- Cancer
- Heart Attack
- Stroke
- Organ Transplant

You can use this money for anything you need-from paying your deductible to covering household expenses-allowing you to focus entirely on your recovery.

Because you are already a member, you may be eligible for preferred rates. I would like to schedule a brief five-minute call to show you how this affordable addition can protect your family's financial future.

Please contact me at [Phone Number] or [Email Address] to discuss your options.

Sincerely,

[Your Name]

[Your Title]

[Company Name]