

Subject: Protecting Your Finances Against Medical Gaps

Dear [Client Name],

While your current health insurance provides essential coverage for doctor visits and hospital stays, many policyholders are unaware of the significant financial gaps that remain during a major health crisis.

Even with premium insurance, a diagnosis of cancer, heart attack, or stroke can lead to:

- High out-of-pocket deductibles and co-pays.
- Loss of income during recovery.
- Non-medical costs like travel for treatment or specialized home care.

I am proposing a **Critical Illness Protection Plan** to bridge these gaps. Unlike traditional health insurance that pays the hospital, this plan pays a lump-sum cash benefit directly to you upon diagnosis. You can use the funds for any purpose-mortgage payments, experimental treatments, or everyday bills.

I have attached a customized quote based on your current coverage. This plan is designed to be affordable while providing a robust safety net for your family's savings.

Are you available for a brief 10-minute call on [Day] at [Time] to discuss how this fits into your overall financial strategy?

Best regards,

[Your Name]

[Your Title]

[Your Company Name]

[Your Phone Number]