

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Protecting your financial health against unexpected medical risks

Dear [Customer Name],

As a valued policyholder, we want to ensure that your financial protection keeps pace with life's unpredictable moments. While your current health coverage handles medical bills, many people overlook the significant out-of-pocket costs associated with a major health crisis.

A critical illness-such as a heart attack, stroke, or cancer-often brings unexpected expenses that standard insurance may not cover, including:

- High deductibles and co-pays
- Loss of income during recovery
- Specialized rehabilitation or home modifications
- Travel costs for out-of-network specialists

Our **Critical Illness Protection** provides a lump-sum cash benefit paid directly to you upon diagnosis. This tax-free payment can be used however you choose, allowing you to focus on your recovery instead of your finances.

Because you are already a [Company Name] member, you may be eligible for simplified enrollment and preferred rates. We have enclosed a brief summary of how this coverage can bridge the gap in your current protection plan.

To learn more or to receive a personalized quote, please contact your agent [Agent Name] at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name]

[Title]

[Company Name]