

Date: [Insert Date]

To: All Valued Policyholders / Employees

Subject: ADVISORY: Managing Rising Healthcare Costs and Critical Illness Protection

Dear [Name],

We are writing to provide you with important information regarding the current healthcare landscape and the impact of rising medical costs on long-term financial security.

As medical technology advances, the cost of treating chronic and critical illnesses continues to increase significantly. Statistics show that the expenses associated with recovery-including specialized treatments, long-term medication, and loss of income-often exceed standard medical insurance limits.

To ensure you are adequately protected, we recommend reviewing your current Critical Illness coverage. Key areas to consider include:

- **Medical Inflation:** The cost of care is rising annually; a policy purchased years ago may no longer cover modern treatment costs.
- **Recovery Support:** Critical illness benefits provide a lump-sum payment to help with non-medical expenses like mortgage payments and household bills during recovery.
- **Gap Analysis:** Ensuring there is no shortfall between your health insurance coverage and actual out-of-pocket expenses.

We invite you to schedule a brief consultation to review your existing plan and explore options to strengthen your financial safety net against these rising costs.

Please contact your advisor at [Phone Number] or reply to this email to arrange a review.

Sincerely,

[Your Name/Company Name]

[Title]

[Contact Information]