

Date: [Insert Date]

To: All Eligible Employees

Subject: Important: Critical Illness Insurance Added to Your Benefits Options

Dear Employee,

We are pleased to announce that for the upcoming Open Enrollment period, [Company Name] is adding **Critical Illness Insurance** to our voluntary benefits package.

Why is this being added?

Major medical insurance covers many healthcare costs, but it doesn't cover everything. Critical Illness Insurance provides you with a lump-sum cash payment if you are diagnosed with a covered condition such as a heart attack, stroke, or cancer. This money can be used however you choose-for medical co-pays, household bills, or childcare.

Plan Highlights:

- Lump-sum payment paid directly to you upon diagnosis.
- Affordable group rates through payroll deduction.
- Coverage available for you, your spouse, and your children.
- No medical exams required during this initial enrollment period.

How to Enroll:

You can add Critical Illness coverage during the Open Enrollment period from [Start Date] to [End Date]. Please log in to [Enrollment Portal Link] to view your personalized rates and complete your selection.

If you have any questions regarding this new benefit, please contact the HR Department at [Phone Number/Email].

Sincerely,

[Name/Signature]

[Title]

[Company Name]