[Date]

[Recipient Name]
[Address Line 1]
[City, State, Zip Code]

Dear [Recipient Name],

Understanding Medicare Supplement (Medigap) plans can often feel overwhelming due to the number of options and different letter designations available. Our goal is to help you simplify these choices so you can find the coverage that best fits your needs and budget.

Medicare Supplement plans are designed to help pay for some of the costs that Original Medicare doesn't cover, such as:

- Copayments
- Coinsurance
- Deductibles

To help you compare your options easily, we have narrowed down the most common plans based on their level of coverage:

Plan F & G: These offer the most comprehensive coverage, leaving you with little to no out-of-pocket costs for Medicare-approved services.

Plan N: This is a popular mid-range option. It offers lower premiums in exchange for small copays at the doctor's office and emergency room.

Because these plans are standardized, the basic benefits for each lettered plan are the same regardless of the insurance company. The main differences are the monthly premium costs and the company's reputation for service.

We would like to help you review your current coverage and see if there is a more cost-effective option available for you. Please contact us at [Phone Number] or [Email Address] to schedule a brief consultation.

Sincerely,

[Your Name]
[Your Title]
[Company Name]