[Date]

Dear Employee,

We are pleased to announce that for the upcoming plan year starting [Start Date], [Company Name] will be offering a Level-Funded health insurance plan through [Insurance Carrier Name].

What is a Level-Funded Plan?
A level-funded plan is a unique health coverage option that combines the predictable monthly costs of a traditional plan with the potential for a refund if our group's medical claims are lower than expected. This helps us keep premiums more stable for you.

Open Enrollment Details:
The open enrollment period begins on [Start Date] and ends on [End Date]. This is your yearly opportunity to enroll in coverage, add dependents, or change your current selections.

Important Action Required:
Because this is a level-funded plan, the underwriting process may require you to complete a brief [Digital/Paper] health questionnaire. This information is strictly confidential and is used only by the insurance carrier to determine our group's final rates.

Next Steps:

- Review the attached Summary of Benefits and Coverage (SBC).
- Attend the informational meeting on [Date/Time] at [Location/Link].
- Complete your enrollment and health questionnaire by [Deadline Date].

If you have any questions regarding the plan or the enrollment process, please contact [HR Contact Name] at [Phone/Email].

Sincerely,

[Name/Title]
[Company Name]