[Date]

[Employee Name]
[Employee Address]
[City, State, Zip Code]

Subject: Annual Open Enrollment and New Cost-Saving Healthcare Options

Dear [Employee Name],

It is time for our annual Open Enrollment period, which will run from [Start Date] to [End Date]. This is your opportunity to review your current healthcare coverage and make changes for the upcoming plan year starting [Plan Start Date].

We understand that healthcare costs are a significant concern. This year, we are pleased to introduce several alternative options designed to help you save on monthly premiums and out-of-pocket expenses:

- **High Deductible Health Plan (HDHP) with HSA:** A lower-premium option that allows you to contribute pre-tax dollars to a Health Savings Account for future medical needs.
- **Tiered Provider Networks:** Save on co-pays and coinsurance by selecting providers within our "preferred" network tier.
- **Telehealth Services:** Utilize 24/7 virtual visits for non-emergency care at a significantly lower cost than urgent care or ER visits.
- **Pharmacy Savings Program:** New tools to help you identify generic alternatives and mail-order discounts for maintenance medications.

Please review the attached Benefit Guide for a full comparison of costs and coverage levels. If you wish to change your current plan or enroll in a new cost-saving option, you must complete your selection through the [Company Portal Name] by [End Date].

If you have questions regarding which plan is best for your financial situation, our HR team will be hosting information sessions on [Date/Time].

Sincerely,

[Your Name/Department]
[Company Name]