[Company Letterhead]

[Date]

To: All Eligible Employees
From: [Name of Plan Administrator/Human Resources]
Subject: New Healthcare Option for Upcoming Open Enrollment

Dear Employee,

As we approach the annual Open Enrollment period, we are pleased to introduce a new health plan design for the upcoming plan year: a Partial Self-Funded Plan.

What is Partial Self-Funding?
Unlike a traditional fully-insured plan where the company pays fixed premiums to an insurance carrier, a partial self-funded plan allows [Company Name] to pay for a portion of the healthcare claims directly. We have also purchased "Stop-Loss" insurance to protect the company and the plan from high-cost individual claims or overall high medical usage.

Why are we offering this alternative?
This model provides greater flexibility in benefit design and offers the potential for lower monthly premiums for employees. By managing our claims more effectively, we can keep costs stable for everyone.

What stays the same?
- You will still have access to a large network of doctors and hospitals via [Name of Network/Carrier].
- You will still have a dedicated Member Services department to assist with claims and coverage questions.
- Preventive care remains covered at 100%.

Action Required:
During the Open Enrollment period from [Start Date] to [End Date], you will have the opportunity to compare this new plan against our existing options. Please review the attached Summary of Benefits and Coverage (SBC) for specific details regarding deductibles, co-pays, and out-of-pocket maximums.

We will be hosting an informational webinar on [Date] at [Time] to answer any questions you may have about this new funding model.

Sincerely,

[Signature]
[Printed Name]
[Title]