

Group Limited HealthCare Program



Memorandum from <CEO/President/HR Manager>

To: Managers and Supervisors

In the next few weeks, we'll begin informing employees about Group Limited HealthCare and the benefits it offers. They'll receive a memo, e-mails and an enrollment package.

The price of medical care is on the rise. As reported in the March 2010 issue of U.S. News & World Report, a recent survey calculates that in 2009 the average cost of care for a family of four was \$16,771. Whether it's predictable fees for routine checkups or unexpected expenses from surgical procedures, the bills add up quickly and can overwhelm anyone, even if they're insured. This program can help take some of that pressure off of your employees.

The Group Limited HealthCare program is a limited benefit program that offers discount medical services to help employees manage these financial burdens. It's designed to help cover basic healthcare expenses and minimize out-of-pocket costs. Employees will also have the option to include their spouses and children in the program. It's my hope that providing Group Limited HealthCare will make it easier than ever for employees to provide quality healthcare for themselves and their loved ones.

To help you understand the program, here's a message from our Group Limited HealthCare representative:

By offering Group Limited HealthCare, it's clear that your CEO values your contribution to this team tremendously. Because this program is guaranteed issue with no pre-existing condition exclusions (except pregnancy), the program is open to virtually everyone, and you'll have the opportunity to gain coverage for your spouse and children.

Thank you, in advance, for encouraging employees to take note of the upcoming informative materials so they, too, can protect themselves and their families.

<Name>

<Title>