

Group Limited HealthCare Program



Memorandum from <CEO/President/HR Manager>

Valued Employee:

You've probably seen information about Group Limited HealthCare around the office lately. This limited benefit program can help make your life easier in a number of ways.

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. Wouldn't it be nice to relieve some of that pressure?

The Group Limited HealthCare program offers discount medical services to help you manage these financial burdens. It's designed to help cover basic healthcare expenses and minimize out-of-pocket costs. After all, if an illness were to occur, we'd want you to focus on getting well — not on the financial strain.

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.

I encourage you to read all the distributed information to learn how the many discounts and benefits can positively impact your life and the lives of your loved ones.

<Name>

<Title>