

Subject: Don't miss out on this valuable coverage. Enroll now!

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As a <Company Name> <employee>, your enrollment period ends <Month XX>. Make sure you maximize your benefits and prepare for <YEAR> with financial confidence.

Your coverage options:

<Delete product sections below as appropriate for your client.>

Short-term disability (STD) insurance

If you're unable to work due to sickness, injury, or other covered condition, STD insurance can help financially protect you and your loved ones. After an elimination period (a set time frame stated in your policy), you'll receive a weekly or biweekly cash benefit to help replace your work income until you are able to return to work or your coverage period ends, whichever occurs first. Your monthly benefit will be <STD benefit %> of your weekly salary, up

to <\$X,XXX STD max benefit amount> per week. <You can also choose the buy-up option, which increases this benefit to <STD buy-up benefit %>, up to <\$X,XXX max STD buy-up benefit amount> per week.>

Long-term disability (LTD) insurance

If you're unable to work for an extended time due to sickness, injury, or other covered condition, LTD insurance can help financially protect you and your family. After an elimination period (a set time frame stated in your policy), you'll receive a monthly cash benefit to help replace your work income for as long as you remain totally disabled under the terms of the policy. The monthly benefit will be <LTD Benefit %> of your monthly salary, up to <\$X,XXX LTD max benefit amount> per month. <You can also choose the buy-up option, which increases this benefit to <LTD buy-up benefit %>, up to <\$X,XXX max LTD buy-up benefit amount> per month.> You'll also gain access to *EmployeeConnect*SM, our Employee Assistance Program that gives you and your family confidential access to counselors and other resources for your legal, financial, and personal needs.

Accident insurance

If you or a family member has an accident, your health insurance may not cover all your expenses related to the accident and your recovery. But you can prepare for the unexpected with accident insurance, which pays a cash benefit to use however you like — from deductibles to everyday expenses — if you have a covered injury and receive medical care.

Critical illness insurance

Critical illness insurance acts like a financial safety net when you're diagnosed with a serious condition, like a heart attack, stroke, or cancer. You'll receive a lump-sum cash benefit that can be used for anything, including deductibles and copays, travel and lodging for specialty treatment facilities, and everyday expenses like groceries, utilities, and child care.

Hospital indemnity insurance

When you or a family member is hospitalized, this insurance can help offset the costs that aren't covered by your medical plan. You receive a cash benefit that can be used however you like and can cover out-of-pocket bills and family living expenses, such as groceries. Hospital indemnity insurance is a great family planning tool as it covers benefits for: childbirth, well baby care, hospital admission and confinement, and NICU admission and confinement

with a 25% NICU benefit enhancement for children.

Dental insurance <FOR FULLY INSURED>

Protect your teeth and your wallet with dental insurance. Receive preventive services, such as routine oral exams and sealants; basic services, such as space maintainers for children and non-surgical periodontal therapy<; major services, such as oral surgery, implants, and implant-related services;> and <orthodontic services>. In-network preventive care is 100% covered. As an added benefit, you'll receive access to the EPIC hearing discount plan, which provides valuable hearing care discounts for you and your extended family.

Dental coverage <FOR SELF-FUNDED>

Protect your teeth and your wallet with dental coverage. Coverage includes preventive and basic services from routine oral exams to non-surgical periodontal therapy <and><;> <major services, such as oral surgery, implants, and implant-related services><;> <and orthodontic services>. In-network preventive care is 100% covered. As an added benefit, you'll receive access to the EPIC hearing discount plan, which provides valuable hearing care discounts for you and your extended family.

Vision insurance

Help keep your eye care costs down with vision insurance. With a low copay, if applicable, you'll receive coverage for annual vision checkups, eyeglass lenses with discounts on upgraded options, a frame allowance, and discounts on laser vision correction.

Life <and AD&D> insurance

Life <and accidental death and dismemberment> insurance can help secure your family's financial future, providing <you and> your beneficiaries with a cash benefit when it's needed most. You'll also have access to travel assistance services; support services that include online access to expert financial, relationship, health, and education advice; and estate and beneficiary services such as grief counseling, legal support, and will preparation.

It's easy to get more information about your benefit choices.

<Choose a call to action from the five options below.>

<option 1>

Attend an open enrollment meeting on <Weekday, Month XX, 20XX>, where you can ask questions and sign up for the benefits that best fit your needs.

Take advantage of this opportunity to talk about your options so you can make informed choices.

<option 2>

Watch your mailbox for more information on how to enroll in your insurance benefits. Review the material to decide how much coverage you need, complete your forms, and return them to your employer by the end of the enrollment period.

<option 3>

Information on your insurance options will be available at your workplace. Review the information and decide how much coverage is right for you. Simply complete and return your forms to your employer before the end of the enrollment period.

<option 4>

Attend your benefits fair to learn more about your options. You'll receive literature that describes the insurance in detail, and we'll have on-site benefits experts to answer your questions. Stop by at your convenience!

<option 5>

You're invited to learn more about your insurance in a private meeting with a benefits expert. Answers to your questions will be entirely confidential, and you'll receive the help you need to sign up for the best coverage for yourself.



Your tomorrow.
Our priority.SM



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