

# It will soon be time to renew your healthcare coverage.



Dear <Client Name>

As open enrollment gets closer, I want to let you know that you will soon receive your 2025 plan details from your current carrier. As your independent agent, I am here to ensure you have the right plan for your needs and budget. While you may not need to change your current health plan, here are some reasons why you might want to review what other insurance companies have to offer:

- **Changing Needs** — Your needs might have changed, and we can take a look at what might work better for you now.
- **Providers and Plans** — Networks, doctors, and prescription drug benefits change from year to year.
- **Income Adjustments** — These could affect the monthly premium you pay.
- **Resources** — Learn more about the additional benefits, resources, and tools that are included in some plans.

I encourage you not to wait. The sooner you review and finalize your healthcare coverage, the more time you'll have to enjoy life. Please feel free to contact me with any questions, concerns, or to make an appointment.

Best regards,

<Agent Name>

<Agent Phone Number>

<Agent Email Address>