[Date]

[Dear Client Name],

I'm sure you have heard about the availability of Medicare Advantage plans. With so much information, it may be difficult to determine how these plans may help you. As an agent for Pyramid Life Insurance Company, I can help you understand how these plans may help save you money and simplify your healthcare. In particular, I can help you understand how Today's Options, a Medicare Advantage Private Fee-For-Service plan from Pyramid Life, can help meet your healthcare needs.

With Today's Options, you are still in the Medicare program and you are still entitled to all medically-necessary Medicare services, in addition to added benefits and services from Today's Options. Today's Options gives you the freedom to make the healthcare choices that are right for you.

- Pay low monthly premiums
- Visit any doctor, specialist or hospital nationwide—provided they accept Today's Options terms and conditions.
- Three plan options include Medicare prescription drug coverage.
- Free pharmacist consultation if you have the prescription drug coverage.
- The benefits of Original Medicare plus services beyond what Original Medicare offers. You are still responsible for any applicable cost share or co-payment.

Please review the enclosed brochure, which provides information about Medicare and Today's Options. I would be happy to share more detailed information with you about the Today's Options plans, including availability, costs, coverage and benefits. With this information, we can work together to find the right plan for you.

Please contact me at [xxx-xxx-xxxx] to set up an appointment. I look forward to assisting you.

Sincerely,

[Agent Name]

Today's Options is offered by Pyramid Life, a Medicare Advantage Private Fee-for-Service organization that contracts with the Centers for Medicare and Medicaid Services (CMS). Our plan is available to anyone enrolled in Part B and entitled to Part A of Medicare through age or disability who continues to pay any applicable Medicare premiums and lives in the service area. You must continue to pay your Medicare Part B premium. Pyramid Life and its agents are not connected in any way with the federal or state government or Medicare.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions prior to providing healthcare service to you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at www.todaysoptions.com/providers.aspx.