

Below is a sample message Farm Bureau Financial Service agents can use when providing clients with information about Kansas Farm Bureau Health Plan options.

Subject: Your Kansas Farm Bureau Health Plan Options

Hi [Client Name],

Thank you for your interest in Kansas Farm Bureau Health Plans! Below is a quick overview of the available options to help you choose the coverage that best fits your needs.

# **?** QUICK QUOTE

#### **Estimated Prices:**

- Individual: [Insert Individual Price]
- Family: [Insert Family Price]

## Plan Options Overview

Advanced Choice (for individuals and families)

This plan resembles traditional health insurance and is a popular choice.

#### **Key Features:**

- Covers preventative care
- Built-in limited dental/vision benefits
- 6-month waiting period for pre-existing conditions
- No maternity coverage for individuals

#### Consideration:

• Prescription medications have a coverage limit

Classic Choice (for individuals only)



Ideal for individuals seeking more comprehensive benefits.

#### **Key Features:**

- Covers preventative care and maternity
- 6-month waiting period for pre-existing conditions
- Limited dental/vision included
- No limit on prescription coverage

### High-Deductible Health Plan (HDHP) (for individuals and families)

A great option for those who want to utilize a Health Savings Account (HSA).

### **Key Features:**

- No coverage (including preventative care) until deductible is met
- HSA eligibility with tax advantages
- 12-month waiting period for pre-existing conditions
- No limit on prescriptions
- No maternity coverage for individuals

### Major Medical (limited use case)

We rarely recommend this plan due to high out-of-pocket costs.

#### **Key Features:**

- \$7,500 deductible per person
- Best suited for catastrophic coverage (e.g., paired with a subscription-based care provider)
- No maternity coverage for individuals

# Separate Dental and Vision Plans

These can be added to any plan or purchased on their own.

#### Highlights:



- No waiting periods
- Dental benefits increase over time

## **⊘** Include Relevant Links

- Over 40 Medical
- 0–2 Month Records
- 3–25 Month Records

Please let me know if you'd like help comparing these options or if you're ready to enroll. I'm happy to walk through it with you!

Best regards,
[Your Full Name]
[Your Contact Info]