



Debra L. Sears

LIVE HEALTHY, HAPPY... and Proud

Iowa has a rich history laced with women that have taken leadership roles and fulfilled them beyond expectations. From mothers, daughters and wives of our nation's leading farmers to athletes, healthcare professionals, women-led businesses and first ladies... there's no doubt that women have a deep faith and a strong will. And while we can't control our genetics, we do have control over

our habits. I have noticed that the habits of women in these roles typically align with the traits of the people that Dan Buettner describes in his book, *The Blue Zones*.

Some of us don't have a desire to live the longest, but I do believe that we all have a common interest in living a happy life. Recently, a new Gallup poll rated Des Moines as the #1 proudest city in the United States! WOW...that is awesome! But what is the Gallup poll? According to their website, "In 2008, Gallup and Healthways initiated a 25-year partnership, merging decades of clinical research, health leadership, and behavioral economics research to track and understand the key factors that drive well-being. The Gallup-Healthways Well-Being Index provides an in-depth, nearly real-time view of Americans' well-being. Having an awareness of U.S. residents' well-being provides unmatched insights into people at the community, state, and national levels. The Well-Being Index measures Americans' perceptions of their lives and their daily experiences through five interrelated elements that make up well-being: sense of purpose, social relationships, financial security, relationship to community, and physical health."

I encourage you to check out their website (<http://www.gallup.com/poll/183119/des-moines-iowa-leads-metro-areas-community-pride.aspx>) to read some great information about this proud state and city that we call home and how we attained this rating.

It's About Making the Right Choices

Sears Insurance has been an independent health insurance agency in Des Moines for over forty years. When it comes to health insurance benefits and choosing a plan that suits their needs, I often find myself talking with people about two very private topics: their health and their money. Many of my clients have shared amazing stories about their family's health experiences and their strong sense of financial responsibility. The common thread, however, in all of those stories is the desire to do the right things.

When looking at health insurance, we work diligently to find the best fit for all our clients. We do that by asking a lot of questions, being good listeners and offering choices. When you leave my office you will be assured that you've made the right choice for you and your family. We also strongly encourage the use of all the preventative and wellness tools that are available on the plans that we represent. We maintain our cars and our homes... need I say more? Go to the doctor on the maintenance schedule that is appropriate for your age and gender, and heed his or her advice. Regular doctor visits are important in making sure that you are as healthy as possible.



I've learned from my own personal experience how important it is to have a great team of medical professionals, all coordinating their thoughts and efforts toward a proper diagnosis and plan of care. That, along with a good and compliant patient, increases your chances of a better end result.

So, how do you navigate the intricate maze of insurance and find the right doctors? It all starts with your independent insurance agent. At some point (especially in a state where there are no limitations on the malpractice liability) the compensation to the doctor must offset their liability. This is often referred to as your "network" of providers. The plans that we represent allow you to seek doctors all over the nation, whether you have a student that is in another state or you are on a trip away from home and you want to access a Center of Excellence for you specific disease or condition. Please visit searsinsurance.info, look under publications and click on WOW Aug/Sept 2011 – it literally saved a life in my home!

As women, we play an intricate role in the well-being of our families. We take care of our husbands, children, mothers and fathers... and even the dog! There's no doubt that we must continue to be informed. Sears Insurance is here for you! *

*Sears Insurance has been trusted by families and businesses spanning four generations for their health insurance needs and we were recognized again in 2013 as being in the Top 1% for Wellmark Blue Cross and Blue Shield in Iowa. Learn more about us on our website www.searsinsurance.info, or follow our RSS feed and "like" us on Facebook to receive the most current information. **Ask about Blue Rewards - an exciting new product that is a collaborative effort utilizing the homegrown and trusted resources of Wellmark, Hy-Vee and UnityPoint.***

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