



Debra L. Sears

## Health Insurance FOR BUSINESS OWNERS CAN BE CHALLENGING

The fourth quarter of the year is a time that individuals (over and under age 65) can make changes to their health plans for the start of a new year. Since we have moved through that period, now is an appropriate time to place attention on business owners and their employees.

To offer a health insurance plan for your employees is optional. The objective behind this offering has many purposes. We want to attract and retain quality talent for an extended time. One of the largest issues in today's world is the failure of our health and costs associated with that event. However, it requires a business owner investing the time to find a trusted, quality agent /counselor. The time to understand the nature of the business, the goals of the owners and the needs of the employees is paramount to making the proper recommendations. This can become a layer deeper when the pay scale has a large variance from the highest compensated to the least. But that is where we can help.

### Examine Your Insurance Coverage

First, I recommend a complete analysis of all insurance that the company holds — not just health insurance, but *all* insurance. There are many buckets of insurance. It is easy to have more than one person as your insurance counselor/agent and end up with the right hand not knowing what the left hand recommended, or what you purchased. I have seen many situations where there is too much coverage in one area or inadequate coverage in another, and even no coverage in some areas that should have some. This is referred to as being insurance poor. It happens.

By approaching your business through an overall analysis, we can address all areas of concern, make appropriate recommendations and diversify your coverage. This can reduce the premiums that you face each month, ease your cash flow and better prepare you for risks that would be harmful to you.

### The Importance of Disability Income Protection

Coverage that does not get enough attention is disability income protection. If one gets injured or is diagnosed with a serious health condition, it could cause you to lose your job, remain employable but at a lesser-paying occupation, or unable to work at all. Think of this as if you had the garden hose in your hand that suddenly crimped. The flow slows to a trickle or completely stops even though the monthly obligations continue. You may have a spouse or children that depend on your income. This can be readily managed through an appropriate insurance that would replace most of your income.

We have companies that have excellent short YouTube videos that are very worthwhile. We have seen farmers that have accidents. They may still retain their mental capabilities, but suffer physical impairments that require outside help to complete farm tasks. We have seen young, graduating professional students invest all of their

hard work in becoming proficient in their field of interest and sustain an injury causing them to pursue an occupation with decreased financial benefits. One instance that comes to mind is a young aspiring dentist. He graduated, entered the partnership agreement through a buy/sell agreement with an existing dentist, and started to work immediately after graduation. He played a baseball game at the family reunion that summer and injured his hand. He could not attain the professional liability insurance necessary to become the practicing doctor that he so wanted to be. If he had the proper coverage in place, he could have continued to pursue his dream and been compensated accordingly. Folks, insurance is a bargain if you have the right counselor. We look at *everything*. We make solid professional recommendations ranging from "great job; leave things as they are," to "let's make adjustments to complete the big picture." If you currently have no plan in place and are working from a blank canvas, we can create a completely new plan that is specifically tailored to your needs and your budget.



I have 39 years in the insurance industry. I am also a business owner. I feel that I have what you need in expertise, experience, testimonials from three and four generations of clients, and the time to listen. Check out my website and I recommend reading the blogs for current information touching on several important current topics. Thank you for your friendship and your business! \*

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