



Debra L. Sears

Spring has Sprung!

DON'T GO ON AN EASTER EGG HUNT FOR INFORMATION... *It's at Your Fingertips!*

Group health insurance benefits are essential, whether you are a small business or a large business. A job has a pay range from high to low based on many factors; such as location, industry, expertise, etc. but another factor is the benefits that the company offers. If I were looking at a position with a median

income and rich in benefits, as opposed to a higher pay scale and no benefits, I would be much better off with the benefits.

Employers that are looking to attract and retain top talent must be attentive to these benefits. The benefits could be health, dental, vision, disability income, life insurance, flex plans, etc. The option could be voluntary or not, depending on the size of your group and how generous you would want your offering to be. I have said for years that if all of the insurances that we should carry are proportionate to your needs and your budget, they can be a reality. I oftentimes see a company or an individual over-insured in one area and underinsured (to not at all) in another area. In some cases, this has been because they have done business with multiple agents over a period of time and there is just not the cohesiveness to ensure a good plan. This is not good business. I strongly recommend a comprehensive overview of your entire package.

I recommend employer/employee meetings. It is great to have all of this in place, but then teaching the employees how to use their coverage is essential. They/we all know what we know; we don't know what we don't know. There is never such a thing as a silly question; and yet, you can ask the same question more than once... we get it. Insurance can be difficult unless you are actually in the business. There is nothing scarier than an individual that thinks he knows it all that has not been in the business. The information and the facts are easy... Google has you covered. Applying the information and the facts (believe it or not) requires an expert. I can paint my own house, too... and it would look like it! Don't be silly – this is expensive and serious stuff. Your family depends on it!

The health of your employee workplace directly affects your profitability. The amount of dollars that mental health takes from the workplace is in the billions nationwide and is increasing rapidly. Let's get to the bottom of the issues; educate, get proper diagnosis, treatment plans and cope productively. Mental health is a mandated benefit. Instilling healthy habits and creating incentives at local athletic clubs is essential. I practiced what I preach – I did this myself and I feel different. I never felt bad, but now I feel great. I'm happy to share if you are interested in some good referrals. This nets less time off, more energy, positive attitudes and the elixir of a good life... laughter!

An added convenience that Wellmark plans have is a benefit called Virtual Visit Benefit. This gives your busy employees 24/7 access to care at a lower overall cost. With the Virtual Visit benefit, your employees can connect face-to-face with a doctor from virtually anywhere using a smartphone, tablet or computer. Virtual visits are less expensive than

traditional office visits. The doctors are available 24 hours a day, 7 days a week, 365 days a year! This means that your employees can schedule their visits before or after working hours or on holidays if necessary. This has proven to save expensive trips to the emergency room. This helps even more so if you have tight schedules or short lunch breaks; work or live in rural locations with limited access to healthcare; busy caring for children or aging parents; high deductible plans or those that have to travel for their jobs. Doctor On Demand is easy – call me and I will be happy to help you.

If you are a Wellmark insured, please take time to download the Go Mobile app. It's great! You can manage your health on the go with helpful tools such as claims, flex, benefits, ask a question, wellness services, mobile ID card, view doctors and hospitals in a plan network, share information, find the nearest doctor or facility and view a map. Call me and I will help you install the app – you will like it!

We are here to help you take a look at the big picture and create a comprehensive plan geared to your needs and your budget. My consultations are FREE! *

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.

Another Plate On the Table



FOODBANK
OF IOWA

Attend a unique dining experience honoring Dan Sears' legacy
Wednesday, May 1, 2019 • 5:00 to 8:00 p.m. • Echo Valley Country Club
Get tickets at www.foodbankiowa.org/plate

Your support can help provide up to 4 meals per dollar, helping children, families, and seniors struggling with food insecurity get the food they need to thrive. Proceeds from every ticket purchased and all donations go to support the Food Bank of Iowa's School Pantry and Backpack Programs™

Please Call Us at: **515-285-6766**
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