



Debra L. Sears

CONSIDER IMPLEMENTING BEHAVIORAL HEALTH *in the Workplace*

It all starts with addressing the concerns of the HR decision-makers. The HR department should assess their company's capabilities. There is recent research that indicates employees' needs are not being met. With the right policies offered, employers can address the needs of millennial employees, as well as attract and retain talent from all generations. Healthy

succession of any company considers the importance of all employees, new or tenured. As the millennials continue to grow in the workforce, employers shouldn't ignore what impact behavioral health has long-term.

Effective absence and disability-management programs address both mental health and substance abuse conditions. "The Standard Insurance Company's Absence and Disability Readiness Index states that 38% of HR decision-makers get requests to accommodate conditions like depression at least once a year." Further statistics are available at www.standard.com. Let's partner together and meet the needs of our workforce.

Sears Insurance offers top quality companies and many plans to accommodate everyone's needs, wants and budget. It sometimes takes offering two or more plans for employees to choose between in an attempt to meet the varying needs of several generations. We also transition the retirees on to their next options after they are ready to step away from the employer group. This is vitally important and this is a service that we provide FREE.

Check Your HSA Balance for this Year

As we near the end of 2019, I want to remind you to check the balance in your HSA accounts for those of you who are insured on a HDHP (High Deductible Health Plan) aka HSA (Health Savings Plan). You can contribute up to \$3,500 to an HSA if you have single coverage or up to \$7,000 for family coverage in 2019, which is slightly more than the 2018 limits. Individuals age 55 or older not enrolled in Medicare, may make a catch-up HSA contribution of an extra \$1,000. This amount remains unchanged from last year's catch-up limit. The maximum contribution limit for an HSA in 2019 tax year will be \$8,000. Please note you can only contribute to an HSA if you have an HSA-eligible High Deductible Health Plan.

2020 Medicare Annual Enrollment and 2020 Under 65 Open Enrollment

Medicare Annual Enrollment started October 15, 2019, and runs through December 7, 2019 for January 1, 2020 plan-effective dates. Folks under age 65 Open Enrollment began November 1, 2019, and continues through December 15, 2019, for January 1, 2020 effective dates. Call Sears Insurance for your FREE consultation.

We can also assist those on Medicare with the Part D Prescription Drug plan selections for January 1, 2020. If your pharmacy needs have changed throughout the year, it is wise to reassess your formulary list and see if the current plan is well suited for your ongoing needs. You can do this each year during Annual Enrollment. Medicare Supplement plans also include the options of dental, vision and hearing coverage. These are very important items that you may want to consider. The pricing on these benefits is considerably low in comparison to the cost of services. We will be happy to show you the various choices and help you determine the best fit for your needs and budget.

Sears Insurance

We have been blessed with the good fortune of tremendous referrals this year. I want to take the time to thank each and every one of you for making us successful. We are proud to say that we are 100% referral-based and serve three and four generations of families. It's all about the people. We make tremendous strides to make sure that you are safe and sound with your choices and your budget. If you have any questions throughout the year, please know that you can call us anytime. We stop what we are doing to take care of your needs. You will get a real person who cares about you and your family.

Please continue to follow our social media posts through our Facebook page – Sears Insurance. Feel free to "like" us. We also have a monthly newsletter to keep you informed of changes as they develop. Please check us out at www.searsinsurance.info If you choose to follow us you can subscribe to us through the RSS feed provided. *

Merry Christmas and Happy New Year!



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.

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