



Debra L. Sears

2020 — A Year To Remember!

This year has certainly been a challenge for everyone with COVID-19 affecting every aspect of our homes, families and workplace. As we continue to support our local businesses and their employees to keep our economy functioning, health care insurance is more important than ever. We help our business owners with the issues of trying to keep their employees insured when they fall into part-time or laid-off status. They cannot

keep employee benefits if they do not show up on the Employers Quarterly Tax and Wage Report. We assist in transitioning them to a short-term policy or to the Marketplace until they can regain full-time status with employer-sponsored benefits.

Small business owners need to rethink their role concerning employee benefits. It's very important that these benefits reflect the mission statement, needs, goals, values and budget of the company. An independent agent is your best source for quoting, placement, supplemental benefits, compliance, education and service.

SUPPLEMENTAL BENEFITS - To get the attention of the current employees for the sake of retention and to attract young and eager talent, you must offer more than just health benefits. The competition up the street can easily offer wages within the market range, but take the talent with a more robust offering of benefits. Supplemental benefits can include dental, vision, life, long-term care, accident and disability insurance. A recent study by *The Guardian* reports that since 2015, the number of small businesses offering access to supplemental health coverage has increased by 30 percent. It is further predicted that this will continue to ride in years to come. Sears Insurance offers all of these products and includes them in the FREE quoting.

PROMOTE WELLNESS - A great place to start is to focus on wellness. It is not just a trendy thought, but is a popular business initiative. More employers than ever before are offering workplace wellness programs and athletic club memberships. It has been proven for many years that a healthy workplace, both physically and mentally, can boost the employee productivity and satisfaction. As a result, the wellness programs can lower the number and the cost of the claims for employers' health plans and workers' compensation claims, as employees become healthier.

VIRTUAL CARE - Seeing a doctor can be very inconvenient and very costly from the employee and the employers' standpoint. If an employee lives outside of the metro and has to drive back and forth for themselves or a child, the time, scheduling, copays, coinsurances, and deductibles really add up. The Wellmark plans have a tremendous online toolkit for employees to access. Doctor On Demand is used by many and I train employers and employees on how to download this on their phones and have it ready in a moment's notice.



As we approach the third quarter, we will be training and preparing for the Open Enrollment process for over-65 clients. There will be choices that you can make for your Medicare Supplement, Medicare Advantage plan and the Part D Prescription Drug plans. This is also an opportunity for you to look at your current plan if you are already enrolled and change it to something more fitting for your health and your budget if necessary. We will be elaborating more on that in the next issues. I am always available for questions if you want to give me a call.

COMPLIANCE - It can be challenging for businesses to stay up to speed on the changes to federal and state regulations concerning the Affordable Care Act. There are also guidelines, timelines, and eligibility requirements that affect healthcare benefits being offered by companies. We are in our 41st year of business and we have this! We have chosen to be a river and not a reservoir – what I mean by that is that I am here to share with you not only information (which is free compliments of Google), but the experience and knowledge to implement the information... ALL FREE! Please give us a call for an audit of your benefits packages. We can create plans for your consideration, saving you dollars and providing more for your money. *

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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