



Debra L. Sears

BE SAFE & BE HEALTHY IN 2022 –
YOU HAVE INFORMATION *at Your Fingertips!*

We are all focusing our attention on being *and staying* healthy. The information and insurance that we arm ourselves and families with will help us immensely. Make the time to explore what your health insurance has to offer you. It is great (and important) to know your copays, deductibles, and maximum out-of-pocket expenses, but there's much more.

are \$3,600 for self-only and \$7,200 for family. Please note you must have had a high deductible health plan (HDHP) in place in 2021. There is a “catch up” contribution of an additional \$1,000 for individuals over age 55 that have not had an HSA before age 55. This is a great tax-savings opportunity, and at the same time, helps you to be prepared for qualified medical expenses. The list of approved “qualified expenses” can be located at **IRS.gov**. You may be surprised to learn that some items are glasses, scooters, eye drops, thermometers, bandages, diabetic supplies, heating pads, crutches, vitamins and supplements, and sunscreen, to name a few.

With 44 years of knowledge and experience to share, I can't wait to help you discover your options and pricing. The options do vary, but where you are in life also determines what's appropriate. What I may recommend for a 30-year-old will be different than what I would advise a 60-year-old to consider.



OUR VALENTINE TO EVERYONE

We have many resources to help you, with spheres of influence that intersect with health and life insurance. An example would be legal, banking, accounting, property, and casualty insurance – both personal and business. The pharmacy conversation also has the attention of most with increases outpacing inflation. Please call us for FREE consultation and quoting. Thank you for your continued business and referrals. We are off to a good start and I'd be honored to be your “go-to” person for all of your insurance needs. ✨

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.

If you go to **wellmark.com** and poke around on their site you will find so much valuable information on many subjects. Educate yourself on things that you have within your policy that you may not even know. One that comes to mind is the “**Cost Finder.**” Let's say that I am told to get an MRI. I just follow the lead and go to the suggested location to get an MRI, not having any idea what this is going to cost. This will hit our deductible and max out-of-pocket (*i.e. your billfold!*) You can go to the Cost Finder and price shop on different locations to see what they will charge. Discuss this with your provider. There is a substantial cost disparity from location to location. The results of the imaging go to a radiology group to be read and results are forwarded to your doctor. You have the ability to save some money by checking out the site for many things.

If you intend to travel this winter or go on spring break, please download the app on **myWellmark.com** before you leave. If you have a need for medical services while you are away from your home base, you will have a plethora of information at your fingertips. If your travels are out of the country, check out the **GeoBlue** options.

MEDICARE

Medicare Advantage Open Enrollment Period (OEP) started January 1st and runs through March 31st. This is for folks who are already enrolled in an Advantage plan NOT for the first time. This time is for changes that you may want to make. An example could be dropping the Advantage plan and returning to Original Medicare and a Part D plan. Call me for details.

SMALL GROUP

A business owner must offer benefits to attract and retain quality employees. We can offer many solutions for employers – from the benefits, to the pricing. If it is appropriate, you may offer more than one plan to fit the needs of all employees from the least to the greatest compensated. Some folks may have different needs, such as a student in another state. Call me for details because the options are many.

HEALTH SAVINGS ACCOUNTS (HSA)

HSA contributions for tax year 2021, up to your annual limits, may be made up to April 15, 2022. Contribution limits for 2021

Please Call Us at: 515-285-6766
www.searsinsurance.info • Debbie.Sears@searsinsurance.info
WE ARE #1 IN HEALTH INSURANCE!

An Authorized Independent Agent For

Wellmark Iowa **PIPAC**
 Your Health. Well Protected.™ PROFESSIONAL INSURANCE PLANNERS AND CONSULTANTS

Million Dollar Club Winner ~ 2020 ~



Scan my QR code to visit my website

