



Debra L. Sears

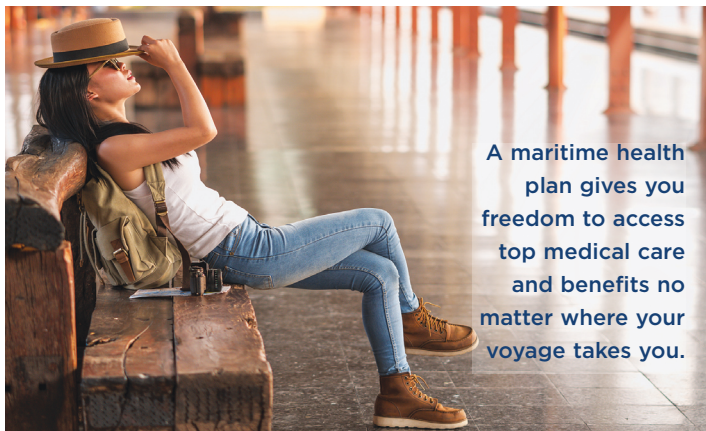
THIS IS *Planning* Season!

This time of year, we are past the Annual Enrollment Period (AEP) and outside of Special Enrollment Periods (SEP), so it is business as usual until fall. I am referencing the acronyms as I go to try to help you understand some of the things that you will hear or read. This business has the alphabet soup of acronyms and I do not expect anyone to fully remember or

understand the timelines set forth for these designated windows of opportunity. I am here to help.

GET OUT OF TOWN!

Travel is something we all look forward to as school is out and we will have more family time. One thing that comes to mind, is preparing for unforeseen emergencies that could happen to any of us, particularly if we are not home. GeoBlue is complete, affordable coverage that works inside or outside the U.S. for maritime crew members with comprehensive worldwide benefits. This comes without the typical eligibility concerns, benefit exclusions, and common amounts available in traditional plans.



GeoBlue is the premier maritime health plan because it combines these benefits with concierge-level medical assistance and easy access to an elite community of carefully selected hospitals outside the U.S. and a network that includes 95% of all doctors and 96% of all hospitals inside the U.S. This gives you the freedom to access top medical care and benefits no matter where your voyage takes you. You can call us for plan details, including how this plan works, the application process, and the rates.

HIGHER DEDUCTIBLES COULD BE YOUR BEST FRIEND!

Whether you are an individual under age 65, or a business owner providing employee benefits, I can't encourage you enough to

consider the advantages of a high deductible health plan (HDHP) and a Health Savings Account (HSA). These plans are intended to cost share your health care expenses. You can still use the mandated essential health benefits as provided by the Affordable Care Act (ACA) each calendar year paid for at 100%. Outside of that, all costs for care would be yours to bear with a stop loss at a particular dollar amount. After that dollar amount has been satisfied, all costs for your care are covered by your insurance. The win in this opportunity is a lower premium, tax advantages for setting up an HSA account (used to offset the medical expenses that you would be responsible for), and the investment opportunities for the saved premium expenses as the account grows year to year. The IRS guidelines allow for a contribution maximum into these accounts each year that is deductible on your personal income tax. The maximum contribution amounts for 2022 are \$3,650 for self-only and \$7,300 for families. There's an annual "catch up" contribution amount for individuals age 55 or older of an additional \$1,000. The consultations are FREE at Sears Insurance. We can let you know where you are in the market with your existing plan and illustrate options that you may be interested in knowing more about. It's all about the math and I will show you the options – you make the call. You will make the right choice when I show you the differences!

INSURE YOUR INCOME - INSURE YOUR LIFE!

Disability income insurance is a must. This can be short-term and/or long-term. Having a baby is one example of a short-term disability. You are experiencing the greatest gift of life, but your income is at a temporary halt. Your current expenses continue, but the added cost of a new baby is present. Covid was also another recent example. Long-term disability is catastrophic to you, your family, and your business. We can help with that. Life insurance is, of course, for those you love. You and your business partners should fund your buy/sell agreements with life insurance. We are here to help. Please call us! *

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.

Please Call Us at: 515-285-6766
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