



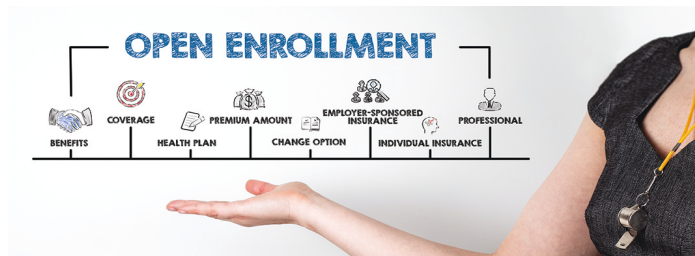
Debra L. Sears

SMALL BUSINESS OWNERS *Could Be Missing Out!*

Thank you to all small businesses that have trusted me with their health and their finances for over four decades. I feel that teamwork creates so much momentum and positive outcomes for your business and the success of your employees (both personally and professionally) that I want to ensure that you are receiving all of the opportunities

that I have to offer. The positive attitudes as the health insurance world continues to evolve, combined with a serious dose of humor, makes my work very rewarding.

I like to ask you what your employees want and expect, look at your existing plan, and review details to ensure that the needs and budget are being met. I do my research and present you quotes from several companies to ensure that you are getting the right pricing – I do your shopping for you. Employee benefits are more than health insurance. I have available dental, vision, and hearing life insurance, short-term and long-term disability, as well as long-term care insurance. I assist your new employees with the onboarding and enrollment as well as the exiting employees with understanding their choices going forward.



The enrollment process can be a very smooth experience for the company and the new employee.

I provide a very simple, easy-to-use digital “kit” for your convenience. Enrollment can also mean “open enrollment” at your renewal.

The Wellmark Member Experience Research team conducted a study to gain a better understanding of our member experiences with employer group shopping and enrollment. The team gained insight from members, producers, human resources administrators, and internal Wellmark stakeholders to create a holistic picture of pain points and opportunities as employees shop, join, or renew their health insurance coverage during open enrollment.

We care about how you view this process. The opinions can vary significantly based on employer and agent actions, past experiences, personal circumstances, and the willingness to engage. I spend as much time as needed to ensure that your comfort level has been met and exceeded with relentless service. I appreciate the expertise you have in your industry and I share my knowledge with you to make this process easy. I provide clarity, assist in helping choose a plan(s) appropriate for your demographics, and implement your requests.

In business, time is money, and it’s always in short supply. So, you don’t want to spend a lot of it on anything that doesn’t drive your business forward, especially if it’s complex, has a lot of moving parts, and involves compliance or regulatory requirements.

COBRA, a federal law that was passed in 1985, gives employees and their families who lose health benefits the right to keep those benefits provided by their group plan for a limited period of time, under certain circumstances, if they choose to pay the premium. Circumstances could include voluntary or involuntary job loss, reduction in the hours worked, divorce, and death. COBRA is available nationwide, but only applies to employers with 20 or more employees.

State Continuation Coverage applies to employers with less than 20 employees and offers similar protections for employees with employers who aren’t subject to the federal COBRA guidelines. Protections vary from state to state.

Both COBRA and State Continuation set specific rules for how and when employers must offer and provide coverage, how employees and their families may elect coverage, and what circumstances justify terminating coverage.

I always recommend a third party for the administration of these highly-regulated benefit options. A few advantages are the time that it saves you, the notice fulfillment and return mail processing, premium billing, collection and remittance, eligibility reporting, and termination processing. Time is money! Let me help you maximize your time to be more productive!

Long story short - I’m here to help you with a very important item used to attract and retain a quality team. A properly placed benefit portfolio will help set you apart in the competitive environment of seeking the right people for your company. Let’s maximize your health, your finances and your time! My consultation and quotes are FREE – call me today to see where you are in the marketplace! ✨

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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