



Debra L. Sears

**I WANT TO THANK EVERY PERSON AND EVERY BUSINESS OWNER FOR ANOTHER GREAT YEAR. YOUR FRIENDSHIP AND YOUR BUSINESS ARE APPRECIATED! HAPPY HOLIDAYS TO YOU AND YOUR FAMILIES!**

It's time to review your options for *Year-End Preparations & the New Year!*

**T**he best thing about my career is the people that I've been privileged to serve over the decades. We have third and starting into fourth generations of families and succession of family businesses and farms.

We've witnessed the "good ole days", some challenging times with dramatic changes and shifts in the way our healthcare is handled and insured. We are very regulated by Federal and State, certified and trained each year. Then we have our mandatory continuing education credits, as most licensed folk have. Sears Insurance is an over 40 year old local, independent agency here to help you any way we can. In the decades of relationships, we have trusted colleagues in not only our business but all that would have overlap. This list includes doctors, attorneys, CPAs, bankers, financial planners, property/ casualty agencies and the list goes on. Please call us, tell me your story and I will dedicate time to your personal situation offering advice and solutions free of charge.

### FOR INDIVIDUALS OVER 65

You can join, switch, or drop a Medicare Health Plan or a Medicare Advantage Plan (Plan C) with or without drug coverage during these times:

- **Initial Enrollment Period** - when you first become eligible for Medicare, you can join a plan
- **Open Enrollment Period** - From October 15 – December 7 each year, you can join, switch, or drop a plan. Your coverage will begin on January 1 (as long as the plan gets your request by December 7).
- **Medicare Advantage Open Enrollment Period** - From January 1 – March 31 each year, if you're enrolled in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. You can only switch once during this period.

### FOR EMPLOYERS / EMPLOYEES

Year end is coming quicker than we think. This is a great time to re-evaluate the employee benefits. As we experience the dilemma of businesses having a staffing problem, consider the benefits. This is usually what can set you apart from the competition. Let's look at what you have and make sure it "fits" your needs and your budget. Many times I see fine details that have been unattended by the agent and the employer, than can easily effect the bottom line substantially. Service from the agent is essential!

### INDIVIDUALS UNDER 65

I will look at where you are presently. We can address your needs, wants, concerns and budget. I will offer you options to compare. There is permanent coverage and short-term to bridge a gap. The short term option is something to consider if you are between jobs,

a student coming off of a parent's plan, divorcing individuals, etc. There are choices for you.

### SERVICES WE OFFER TO THE EMPLOYER:

We strive to make HR easy for you. Some of the services that we offer are:

- Overall Benefit Strategy
- Streaming HR Responsibilities
- Focus on Health Insurance first; ancillary coverages second
- Assistance with Cobra and State Continuation employer responsibilities
- Annual Plan Review & Marketing Analysis
- HSA Maximization
- Disability – Long-term and Short-term
- Life Insurance
- Compliance

### SERVICES WE OFFER TO THE EMPLOYEE:

- New Hire Benefits Onboarding
- Employee Meetings
- Medicare Transition for Employee
- 401k/IRA Roth Rollovers
- Individual contracts for ineligible employees

The enrollment process can be a very smooth experience for the company and the new employee. We provide a very simple easy-to-use digital "kit" for your convenience. The opinions can vary significantly based on the 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'm here to help you with a very important item used to attract and retain a quality team. Time is money – let me make life easy for your HR staff! Consultations are Free! \*

Learn more about us on our website [www.searsinsurance.info](http://www.searsinsurance.info), or follow our RSS feed and "like" us on Facebook to receive the most current information.

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[www.searsinsurance.info](http://www.searsinsurance.info) • [Debbie.Sears@searsinsurance.info](mailto:Debbie.Sears@searsinsurance.info)  
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