



Debra L. Sears

AGENT SUPPORT DURING *The Mid Year*

As an independent agent for decades, I have attempted to provide the support that you would want and need as an individual or a business owner attending to the needs and wants of your employees. During the summer months, I take extra time to share some

With Doctor On Demand, you have 24/7 access to top-rated doctors from your home. They are accessible from a smartphone, tablet, or computer. For your mental health, you can meet with a therapist or psychiatrist to fit your mental health needs into your schedule.

The app you will want is DrOnDemand.com/Wellmark. Even if your current plan does not cover virtual visits, they may still be more cost-efficient and time effective than a trip to the urgent care or the emergency room. The app is a very resourceful tool.

basics that may save you money. Toward the end of the year, we can discuss your plan selections for the following year.

Below are four ways to reduce costs and maximize health insurance benefits. I am using Wellmark for this article. But, as I have mentioned, I am an independent agent and have many companies for you to choose from. Many of the other carriers have these same tools. Please call me if you want help.

1. REGISTER OR LOG IN TO MYWELLMARK

Have you registered for myWellmark? When you log in to Wellmark.com/MemberLogin, you will find tools and tips to help you manage your healthcare spending. This landing page will be personalized health information right at your fingertips. This location is particularly nice if you are on vacation and are away from your local area.

Search for Health Care Providers or Facilities - myWellmark helps you search out and find in-network providers near your location. This tool lets you compare the providers and review the patient ratings and comments. You would be able to leave your feedback as well.

You can estimate the cost of care for procedures and services before seeing a provider. If you are on an HDHP (High Deductible Health Plan), you pay 100% of the cost upfront, making this tool better than any coupon you could find! You can also track and organize your family's medical expenses. That enables you to see the health services that you have used and how close you are to meeting your deductible and out-of-pocket maximums. Keeping track will help you choose the plan right for your family's needs when it's time to enroll next year.

2. TRY DOCTOR ON DEMAND

Virtual visits with Doctor On Demand are low or no-cost for some Wellmark members. You will be able to check for benefit information regarding virtual visit details. This option is beneficial to families with two careers and children. Time is a precious commodity and is limited. If I can save you time and money, I smile.



3. PRESCRIPTION DRUGS - SHOP AND COMPARE

Access Wellmark.com/PrescriptionDrugs to review your prescription list. You can find information on mail-order pharmacy services that may save you time and dollars.

4. SIGN UP FOR THE BLUE NEWSLETTER

Wellmark.com/BlueSubscribe will provide you with health plan tips and links to exclusive content. You can look at the Plan Smart section to learn how to avoid surprise

medical bills. You will also see information about Medicare plans and retirement tips.

Also, please call me if you need to secure health insurance after a job loss or change. I am happy to show you the options and premiums. Additionally, I can assist if you are aging off of your parent's plan or aging into Medicare.*

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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