



FIXING A BROKEN INDUSTRY | ONE INDIVIDUAL AT A TIME

How It Works

1. **Tell us what you need.** (Doctors, Budget, Etc.)
2. **We compare plans and explain tradeoffs.**
3. **You enroll with a reputable broker by your side, at NO extra cost.**

FAQ's

- **Does it cost me anything to use a broker?**

No. There are no extra fees. Your premium stays the same.

- **How do you get paid?**

We get paid directly by the carrier, if applicable. While agents work for the carrier, we work for the client.

- **When should I talk to a broker?**

Before you enroll is best, but anytime works. People reach out during renewals, after a life change, or when they get a bill that doesn't make sense.

- **What's the biggest mistake people make without a broker.**

Choosing a plan that looks cheap upfront but doesn't fit their doctors, prescription, or expected care, then getting hit with unexpected costs.

The Stanley Benefits Difference

- ✓ **We Work for You, Not the Carrier**
Independent brokers represent your interests, not one insurance carriers bottom line.
- ✓ **Focused on Personal Health Insurance**
Individual is a core focus of our agency. We know the marketplace, plan designs, and carrier differences inside and out.
- ✓ **We Explain Tradeoffs Clearly**
No pressure. Just honest guidance so you can make an informed decision.
- ✓ **We Stay with You After Enrollment**
Questions about a bill? Coverage changes? We're here year-round, not just during open enrollment.
- ✓ **Zero Extra Cost to You**
Your premium is the exact same price whether you use a broker or not. So why do it alone?
- ✓ **We Help You Avoid Costly Mistakes**
The wrong plan can cost you thousands. We make sure doctors, prescriptions, and expected care are covered.

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