

Who is Shepler & Fear General Agency?

We are a general agency specializing in fully insured and alternative funded employee benefit plans, located in Roseville (suburb of Sacramento), California. Founded in 2009 by Rob Shepler and Dave Fear, SFGA works primarily in the California market but also does business in the Western United States including Alaska, Washington, Oregon, Nevada, Idaho, Utah and Arizona.

What services does SFGA provide to agents/brokers?

We like to call ourselves the agent's consultant because we provide agent's with in-depth knowledge about products and services that will have an impact on their clients. For example, we offer free of charge an "ACA Analysis" service to assist employers in determining the responsibilities as an "Applicable Large Employer" under the Affordable Care Act. We then provide them with an "eligibility roadmap" and help formulate a strategic plan for compliance with the law.

What About Self-Funding?

We are a leading organization in the West with regard to self-funded programs for employers of all sizes. We represent a number of stop loss insurers and third party administrators and have a sizable block of business which we use to leverage carriers and administrators for better pricing of their products. We manage a private exchange for large employers and routinely assist those employers in setting up alternative funded programs including "Level-Funding" and traditional stop-loss insurance arrangements.

Who Do We Contact For A Quote?

Contact our office at 1-877-361-7342 or visit our website at www.sheplerfear.com or email us at insurance@sheplerfear.com. One of our lead consultants will discuss your prospect with you and ask lots of questions in order to ascertain how a strategic plan for their health benefits may be achieved. We only work through licensed agents and brokers and do not consult directly with employers. Normally, a quote for a Level-Funded plan can be generated within 24 hours of a formal quote request. For traditional self-funding, quote requests will require 7-14 calendar days. Our proposals are customized for each prospect and can be presented directly or through one of our Go-To-Meeting Webinars.

- Fully Insured
- Health Reimbursement Arrangements
- Level-Funding
- Self-Funding
- Private Exchange for Large Employers
- Flexible Benefit Plans
- Ancillary Benefit Plans
- ACA Compliance Analysis



We are proud members of the National Association of Health Underwriters

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