

No. **2025-9636**

**Official Order  
of the  
Texas Commissioner of Insurance**

**Date: 12/03/2025**

**Subject Considered:**

Benefits Now, LLC  
40600 Ann Arbor Rd. East Ste. 201  
Plymouth, MI 48170

Default Order  
TDI Enforcement File No. 37648

**General remarks and official action taken:**

This is a default order taken against Benefits Now, LLC (Respondent) because it failed to maintain its qualifications for licensure, engaged in fraudulent or dishonest acts or practices, and failed to timely notify TDI of an administrative action taken by an insurance regulator of another state. Respondent did not respond to a Notice of Allegations mailed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

**Findings of Fact**

**Failure to Respond to Notice of Allegations**

1. On October 14, 2025, the department sent a Notice of Allegations, attached as Exhibit A, to Respondent.
2. The department sent the Notice of Allegations to Respondent's last known address provided in writing to the department, 40600 Ann Arbor Rd. East Ste. 201, Plymouth, MI 48170.

## 2025-9636

Commissioner's Order

Benefits Now, LLC

Page 2 of 4

3. Respondent received and waived an opportunity for a hearing because Respondent failed to send the department a written response to the Notice of Allegations within 20 days after the date the Notice of Allegations was mailed.
4. The department's factual allegations set out in the attached Notice of Allegations are incorporated in this order as findings of fact.

### Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4001.104, 4001.106, 4001.254, 4005.101, 4005.102, 4054.051, and 4056.052; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. The department provided proper notice to Respondent under TEX. GOV'T CODE §§ 2001.003(1), 2001.051, 2001.052, 2001.054, and 2001.056(4), and 28 TEX. ADMIN. CODE §§ 1.28, 1.47, and 19.906.
4. Based on Respondent's failure to send the department a written response to the Notice of Allegations, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE § 1.47.
5. Respondent failed to show compliance with the law.
6. The department's factual and legal allegations set out in the attached Notice of Allegations are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.47.

# 2025-9636

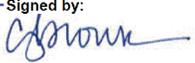
Commissioner's Order

Benefits Now, LLC

Page 3 of 4

## Order

It is ordered that any licenses held by Benefits Now, LLC are revoked. A copy of this order will be provided to law enforcement or other appropriate administrative agencies for further investigation as may be warranted.

Signed by:   
FC5D7EDDFFB4F8... \_\_\_\_\_  
Cassie Brown  
Commissioner of Insurance

Prepared and reviewed by:



\_\_\_\_\_  
Anna Kalapach, Staff Attorney  
Enforcement

**Affidavit**

**STATE OF TEXAS**           §  
  §  
**COUNTY OF TRAVIS**       §

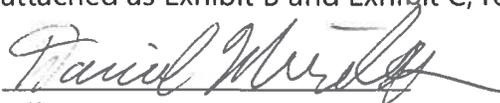
Before me, the undersigned authority, personally appeared Daniel Mireles, who, being by me duly sworn, deposed as follows:

"My name is Daniel Mireles and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

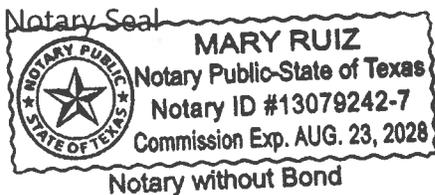
I have reviewed TDI's records concerning Benefits Now, LLC. I have confirmed that:

- a. The last mailing address provided to the department in writing by Benefits Now, LLC is 40600 Ann Arbor Rd. East Ste. 201, Plymouth, MI 48170.
- b. The file maintained by Enforcement contains a Notice of Allegations dated October 14, 2025, which was sent to Benefits Now, LLC.
- c. On October 14, 2025, the Notice of Allegations addressed to Benefits Now, LLC was mailed first-class and certified, return receipt requested, to its last known address.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit B and Exhibit C, respectively."

  
Affiant

SWORN TO AND SUBSCRIBED before me on November 6, 2025.



  
Signature of Notary Public

Mary Ruiz  
Printed Name of Notary Public

2025-9636



PO Box 12030 | Austin, TX 78711 | 800-578-4677 | tdi.texas.gov

October 14, 2025,

Benefits Now, LLC  
40600 Ann Arbor Rd East Ste 201  
Plymouth, MI 48170

Via CM/RRR No.: 9214 8901 9403 8337 8210 80  
Via First Class Mail  
Via Email: sas.consultingllc19@gmail.com; and  
BenefiitsNowLLC@gmail.com

**TDI ENFORCEMENT CASE NO. 37648  
NOTICE OF ALLEGATIONS AGAINST BENEFITS NOW, LLC**

The Texas Department of Insurance (TDI) seeks to take disciplinary action against Benefits Now, LLC. This Notice states the allegations against you and the relief sought by TDI.

***YOUR WRITTEN RESPONSE IS REQUIRED WITHIN 20 DAYS***

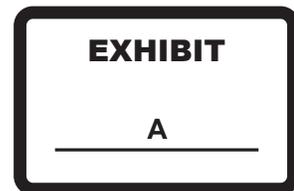
**YOU HAVE THE RIGHT TO A HEARING AND ARE INVITED TO SHOW COMPLIANCE WITH THE LAW.** To request a hearing, you must send a written response to TDI within 20 days of the date this Notice was mailed.

If you fail to send a written response by the deadline, *you waive your right to a hearing*, and TDI may seek disposition by default under 28 TEX. ADMIN. CODE § 1.47, TEX. INS. CODE § 82.055, and TEX. GOV'T. CODE § 2001.056.

If you fail to send a written response by the deadline, without further notice to you, the commissioner of insurance may issue a default order that admits the factual matters asserted, deems all allegations as true, and orders the relief recommended in this Notice.

You must send your written response by mail, fax, or email to:

Anna Kalapach, Staff Attorney  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 490-1020 (Fax)  
anna.kalapach@tdi.texas.gov



## **Jurisdiction**

The commissioner of insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4001.104, 4001.106, 4001.254, 4005.101, 4005.102, 4054.051, and 4056.052; and TEX. GOV'T CODE §§ 2001.003(1) and 2001.051–2001.178.

## **Factual Allegations**

### Licensure

1. Benefits Now, LLC (Benefits Now), firm identification number 193881, holds a non-resident general lines agent license with a life, accident, health, and HMO qualification issued by TDI on August 4, 2022.
2. Benefits Now has a Texas non-resident license because its resident state is Michigan.

### Failure to Maintain Corporate License Qualifications

3. Texas law requires TDI to revoke a license holder that does not maintain the qualifications for the license.

### *No Licensed Officer*

4. Corporate license holders must have and maintain at least one officer that is individually licensed by TDI separately from the corporation. Likewise, all other persons performing any acts of an agent on behalf of the corporation in this state must also be individually licensed by TDI.
5. TDI records show that Benefits Now presently does not have any licensed officer that is individually licensed by TDI separate from Benefits Now.
6. Tylor James Trego (Trego) individual identification number 2721864, was associated as the agency's designated responsible licensed person, from August 30, 2024, until May 31, 2025, when Trego's license expired.
7. TDI records show that Benefits Now has two owners specifically Shannon Kroemmelbein (Kroemmelbein) holding 96% ownership and Jesus Barrera (Barrera), individual identification number 2401851, holding 4% ownership.

8. TDI records show Barrera was also the designated responsible licensed person for Benefits Now from August 4, 2022, until July 7, 2025, when the Commissioner of Insurance revoked Barrera's non-resident general lines agent license in Commissioner Order No. 2025-9387.
9. According to TDI's records, Kroemmelbein does not hold a license or authorization to engage in the business of insurance.
10. Benefits Now no longer has any officers who are individually licensed by TDI. As a result, Benefits Now has failed to maintain the qualifications to hold its license.

*Not Actively Engaged in Insurance*

11. Texas law requires agents to be or intend to be actively engaged in the soliciting or writing of insurance for the general public and be actively engaged in the business of insurance.
12. TDI records show that Benefits Now's then sole appointment with an insurer was cancelled in May 2025, and it has not obtained any new appointments.
13. TDI's records show that Benefits Now does not hold any active appointment with any insurer allowing it to solicit or write insurance for the general public in Texas, and it has no intent to do so.

Fraudulent and Dishonest Acts, and Failure to Notify TDI of Administrative Action

14. On June 17, 2025, the State of Washington Insurance Commissioner (Washington Commissioner) issued a Notice of Emergency Suspension and Revocation of Licenses as Order No. 25-0078 (Emergency Washington Order).
15. The Emergency Washington Order suspended the licenses of Trego and Benefits Now effective June 17, 2025, and revoked Trego's and Benefits Now's effective July 2, 2025, for:
  - a. committing insurance unfair trade practices and fraud;
  - b. using fraudulent, coercive, or dishonest practices;
  - c. demonstrating incompetence, untrustworthiness, or financial irresponsibility;
  - d. knowingly accepting insurance business from unlicensed insurance producers;

- e. engaging in unfair methods of competition or in unfair or deceptive acts or practices;
  - f. intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; and,
  - g. failing to ensure the business entity has at least one affiliated individual licensee in order to transact insurance business.
16. Following the issuance of the Emergency Washington Order, Benefits Now failed to notify TDI on a monthly basis of the existence of the administrative action taken against it by Washington.
17. The Washington Commissioner's press release states that the Washington Commissioner found that Benefits Now "continued the unauthorized insurance business of Quick Health, violated several insurance laws, and has caused ongoing harm to Washington consumers."

### **Legal Allegations**

1. Benefits Now failed to maintain its qualifications for licensure in violation of TEX. INS. CODE § 4001.254, specifically, it:
  - a. is not and does not intend to be actively engaged in the soliciting or writing of insurance for the general public and is not actively engaged in the business of insurance, as contemplated in TEX. INS. CODE § 4001.104(a)(1), and in violation of TEX. INS. CODE § 4005.101(b)(10);
  - b. has failed to have at least one officer of the corporation individually licensed by TDI separate from the corporation, as contemplated in TEX. INS. CODE § 4001.106(b)(2); and
  - c. an officer, member, manager, or other person who had the right or ability to control it, specifically Trego and Barrera each had a license suspended or revoked and were the subjects of disciplinary action by the insurance regulator of this state or another state, contrary to TEX. INS. CODE § 4001.106(b)(6)(A).
2. Benefits Now failed to notify TDI on a monthly basis of an administrative action taken against it by an insurance regulator of another state, specifically Washington, in violation of TEX. INS. CODE § 4001.252(a)(3).

3. Benefits Now engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

### **Relief Sought**

TDI seeks the following relief:

1. revocation of Benefits Now, LLC's license; and
2. imposition of any other just and appropriate relief to which the department may be entitled to by law.

Respectfully,



---

Anna Kalapach  
State Bar No. 24083290  
Texas Department of Insurance  
Enforcement, MC ENF  
P.O. Box 12030  
Austin, Texas 78711-2030  
(512) 676-6326 (Direct)  
(512) 490-1020 (Fax)  
anna.kalapach@tdi.texas.gov

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC: ENF  
Rachel Cloyd, Litigation Director, Enforcement, MC: ENF  
Administrative Review, MC: CO-AAL

**CERTIFICATE OF SERVICE**

I, Anna Kalapach, certify that a true and correct copy of this *Notice of Allegations Against Benefits Now LLC* was sent by the following methods on this 14th day of October, 2025 to:

Benefits Now, LLC  
40600 Ann Arbor Rd East Ste 201  
Plymouth, MI 48170

Via CM/RRR No.: 9214 8901 9403 8337 8210 80  
Via First Class Mail  
Via Email: sas.consultingllc19@gmail.com; and  
BenefiitsNowLLC@gmail.com



---

Anna Kalapach

2025-9636

Firm Mailing Book For Accountable Mail

**Name and Address of Sender**  
 Texas Dept of Insurance  
 Mail Code ENF  
 1601 Congress Avenue, Suite 6.900  
 Austin TX 78701  
 David Moreno 10/14/2025

USPS Tracking/Article Number  
 Anna/37648

Address (Name, Street, City, State, & Zip Code)  
 Benefits Now, LLC  
 40600 Ann Arbor Rd East Ste 201  
 Plymouth, MI 48170

Check type of mail or service  
 Priority Mail Express  
 Registered Mail  
 Return Receipt for Merchandise  
 Signature Confirmation  
 Signature Confirmation Restricted Delivery  
 Adult Signature Required  
 Adult Signature Restricted Delivery  
 Certified Mail  
 Certified Mail Restricted Delivery  
 Collect on Delivery (COD)  
 Insured Mail  
 Priority Mail  
 First-Class Mail

Affix Stamp Here  
 (if issued as an international certificate of mailing or for additional copies of this receipt), Postmark with Date of Receipt

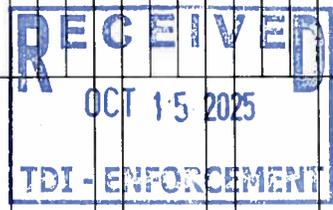
Postage **14**

Actual Value if Registered  
 Insured Value  
 Handling Charge  
 Extra Service Fee

ASR Fee  
 ASRD Fee  
 RD Fee  
 RR Fee  
 SC Fee  
 SCRD Fee  
 SH Fee

quadrant  
 CORRECTION IMI  
**\$002.40**  
 10/14/2025 ZIP 78701  
 043M32206395  
 US POSTAGE

Adult Signature Required  
 Adult Signature Restricted Delivery  
 Restricted Delivery  
 Return Receipt  
 Signature Confirmation  
 Signature Confirmation Restricted Delivery  
 Special Handling



**EXHIBIT**  
**B**

Total Number of Pieces United by Sender  
 Total Number of Pieces Received at Post Office  
 Postmaster, Per (Name of receiving employee)  
 Wanda

Privacy Note: For more information on USPS privacy policies, visit usps.com/privacy policy.

PS Form 3877, June 2015

Completed in Ink



Firm Mailing Book For Accountable Mail

Name and Address of Sender

MC ENF D MORENO  
TEXAS DEPARTMENT OF INSURANCE  
1601 CONGRESS AVENUE, SUITE 6.900  
AUSTIN TX 78701

Check type of mail or service

- Adult Signature Required
- Adult Signature Restricted Delivery
- Certified Mail
- Certified Mail Restricted Delivery
- Collect on Delivery (COD)
- Insured Mail
- Priority Mail
- Priority Mail Express
- Registered Mail
- Return Receipt for Merchandise
- Signature Confirmation
- Signature Confirmation Restricted Delivery

USPS Tracking/Article Number

1. 9214 8901 9403 8337 8210 80

Anna/37648

Addressee (Name, Street, City, State, & ZIP Code™)

BENEFITS NOW, LLC  
40600 ANN ARBOR RD EAST STE 201  
PLYMOUTH, MI 48170

Affix Stamp Here  
(for additional copies of this receipt).  
Postmark with Date of Receipt.

Postage

1.03

(Extra Service) Fee

5.30

Handling Charge

Handling Charge - if Registered and over \$50,000 in value

Actual Value if Registered

Insured Value

Due Sender if COD

ASR Fee

ASRD Fee

RD Fee

RR Fee

SC Fee

SCRD Fee

SH Fee

2.82

Adult Signature Required  
Adult Signature Restricted Delivery  
Restricted Delivery  
Return Receipt  
Signature Confirmation  
Signature Confirmation Restricted Delivery  
Special Handling



EXHIBIT  
C

Total Number of Pieces Listed by Sender  
1

Total Number of Pieces Received at Post Office  
1

Postmaster, Per (Name of receiving employee)  
Uyarnaw

2025-9636



Shipment Confirmation  
Acceptance Notice

A. Mailer Action

Note to Mailer: The labels and volume associated to this form online, must match the labeled packages being presented to the USPS® employee with this form.

Shipment Date: 10/14/2025  
Shipped From:  
Name: MC ENF D MORENO  
Address: 1601 CONGRESS AVENUE SUITE 6 900  
City: AUSTIN  
State: TX ZIP+4® 78701

Type of Mail	Volume
Priority Mail Express®*	
Priority Mail®	
First-Class Package Service®	
Returns	
International*	
Other	1
Total	1

\*Start time for products with service guarantees will begin when mail arrives at the local Post Office™ and items receive individual processing and acceptance scans.

B. USPS Action

- Note to RSS Clerk:
1. Home screen > Mailing/Shipping > More
  2. Select Shipment Confirm
  3. Scan or enter the barcode/label number from PS Form 5630
  4. Confirm the volume count message by selecting Yes or No
  5. Select Pay and End Visit to complete transaction

USPS EMPLOYEE: Please scan upon pickup or receipt of mail. Leave form with customer or in customer's mail receptacle.

USPS SCAN AT ACCEPTANCE



9275 0901 1935 6200 0065 2700 41



Anna/37648