



Rates are on the Rise!

Effective 4-1-2022

Portfolio **Flexible** Premium Deferred Annuity Contract!

2.25%

Minimum premium is \$1000 and \$25 monthly thereafter

Nine-year surrender charge period

Portfolio **Single** Premium Deferred Annuity Contract!

2.65%

Minimum premium is \$5,000

Seven-year surrender charge period

Both plans include:

- 1.00% guaranteed minimum interest
- Tax-deferred growth
- 100% Guaranteed Return of Principal
- Long Term Care Facility and Terminal Illness Benefit Rider available at no charge
- Up to 10 % withdrawal of account value once each year without surrender charge
- Outstanding renewal rate history available upon request
- Named beneficiary may avoid probate
- Annual interest payments available
- Options for guaranteed income (specified period or life)

NEW SEP Category for Equal to or Less than 150% FPL Active

Agents can now enroll eligible clients through the new 150% Federal Poverty Level (FPL) SEP category. For Marketplace coverage, eligibility is based on the previous year's FPL chart.

Through this SEP, new clients who fit this eligibility can enroll in a Marketplace plan and existing clients could change their plan. If an existing client chooses to change their plan, their deductible and out of pocket max will reset.

Family Size	150% FPL
1	\$19,320
2	\$26,130
3	\$32,940
4	\$39,750

Who is eligible for this SEP?

Clients are eligible for this SEP if they fit both criteria:

- Have an estimated annual household income at or below 150% FPL
- Are otherwise eligible for APTC*

How will I know my client received this SEP?

After submitting a client's application, you will see that they received the SEP "due to estimated household income (≤150% FPL)" on the eligibility results page.

How long will this SEP last?

For now, this SEP only exists for this year. It will only be extended if ARPA subsidies are extended. With ARPA subsidies, most clients who are eligible for this SEP can enroll in free silver plans.



Living Promise Whole Life Insurance


Two plans Available Level Benefit and Graded Benefit Plans

- Issue age range: 45-85(Level) 45-80 (Graded)
- Minimum issue amount \$2K - \$40K(Level) \$2K - \$20K (Graded)
- Simplified application process

Underwriting requirements:

- MIB
- Pharmaceutical check
- Random phone interviews
- Quick policy issuance
- Super preferred rate
- Easy quoting process
- Broad qualifying age range
- Flexible coverage amounts
- Auto-draft to match Social Security deposit schedules

April/May 2022

Monday	Tuesday	Wednesday	Thursday	Friday
4	5 Spring CE Workshop	6 Spring CE Workshop	7	8
11 Spring CE Workshop	12 Spring CE Workshop	13 Spring CE Workshop	14 Spring CE Workshop	15 Office Closed
18	19 Webinar	20	21	22
25	26 Webinar	27 Webinar	28	29 

PIPAC News/Events

Small Group

5/1/2022 Effective Dates:

WM and UHC new group, renewal and plan change paperwork is due to PIPAC by Thursday, April 14. Completed paperwork must be submitted by 3:00 pm to ensure processing.

Please visit www.pipac.com for the complete deadline schedule and other company deadlines.

PIPAC Webinars

April 19th 10:00 am - UHC Group

April 26th 10:00 am - Drop Ticket

April 27th 9:00 am - Delta Dental

Spring CE Workshops

3 Hours applied for:

Save the Date!

April 5th - Sioux Falls
April 6th - Sioux City
April 11th - Cedar Rapids

April 12th - Bettendorf
April 13th - Ankeny
April 14th - Cedar Falls



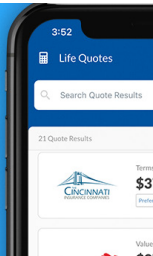
April 29th at 9:00 am CT

Contact Sidney at sidney@pipac.com to sign up for this webinar or to find out more about upcoming classes and webinars!

QUOTES ON THE GO!

Download the app to start quoting now

[Click to find out more and download](#)

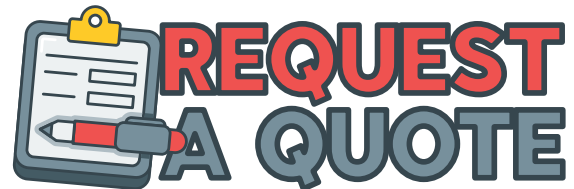


Download the Free PIPAC Life APP

This free Life Insurance quoting app delivers quote comparisons for agents on the go. Are you a life insurance agent? Sign up for a free account to use this powerful agent tool. Let the convenience of being mobile with PIPAC, help you spend more of your time selling!

FEATURES INCLUDE:

- Up-to-Date Quotes (from over 20 carriers)
- Drop ticket friendly (for approved carriers)
- Text and Email a Quote
- Needs Analysis Tool
- Prescreener Tool
- Video Library
- Additional Resources
- Includes Policy fees
- Includes AM Best Rating



Life and Annuity request a quote just got a lot easier!

With our new request a quote process, it's easier than ever to request a quote. Take advantage of our abbreviated form and gather just the information our team needs to create a quote with the solution that best aligns with your client's goals. Following your request our team will review your information and send you back the necessary quotes and information to help you make a solid recommendation for any situation.

Have a look:

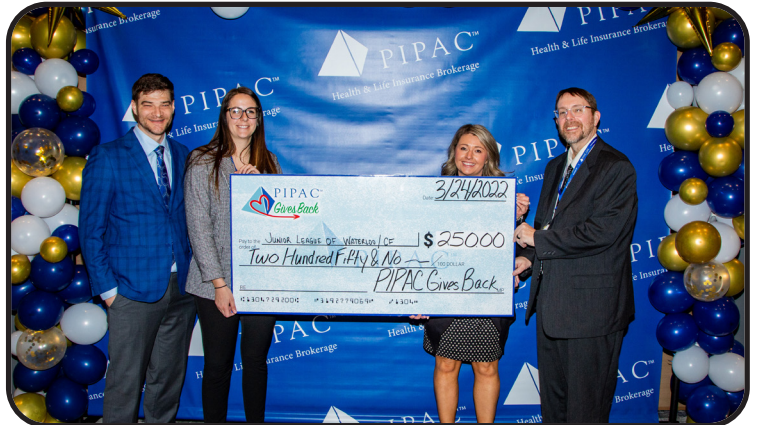
Go to PIPAC.com and click on the Life and Annuity menu. Then hover over the Request a Quote and you will see 2 buttons pop up. Select one: Life or Annuity.

If you have any questions, contact Justin or Heather.

Thank You

The Annual Partners in Excellence Awards Dinner is a great opportunity for us to celebrate and recognize our top 100 agents for the previous year. We were so happy to be able to hold this event again in 2022 after missing the last couple of years. PIPAC would love to thank all our agents and carrier sponsors who attended this year. This event could not happen without each and every one of you. We truly appreciate the hard work and loyalty of our agents and look forward to seeing you again next year at this event.

It truly was a night not to be missed.





5 Star Special Enrollment Period (SEP)

Great news! 2 Medicare Advantage carriers have earned the 5-Star designation for 2022 in Iowa!

The 5-star SEP is a one-time enrollment into a 5-star plan anytime between Dec. 8, 2021 – Nov. 30, 2022. The only requirements are that the applicant must be enrolled in both Medicare Parts A and B and must live in the service area. Enrollments will be effective the first of the month following receipt by the carrier. Submission rules remain the same where the carrier must receive the application within 24 hours of signature. Applications can either be faxed or done online in the Agent Portal on the carrier site.

The SEP is different than the OEP where there are limits and restrictions on how you can market.

The Medicare Advantage Open Enrollment Period (OEP) is only for Medicare Advantage plan enrollees. These enrollees have a one-time enrollment opportunity to switch to another MA plan or dis-enroll from their MA plan and go back to Original Medicare. The MA-OEP is from Jan. 1 – March 31.

In addition, if the individual dropped a Medicare Supplement plan and it is their first time in a Medicare Advantage plan, a trial right exists when enrolled for less than a year. The individual has the right to switch back to the Medicare Supplement plan.

If you have any questions, please contact the Individual Department.

“Positively Outrageous Service” since 1981



All Savers to be Re-branded as UHC Level Funded

Why? The re-brand will allow them to offer UHC Level Funded members all the great tools included in myuhc.com and the UHC app, providing a more consistent member experience between UHC Fully Insured and UHC Level Funded members.

Ultimately streamlines broker admin activities into one place for UHC Fully Insured ACA plans and UHC Level Funded plans, uhceservices.com, providing a more consistent broker experience.



1099 Agent Communication

2021 was a great year in large part thanks to you, our agents. As we enter tax season, please note that you may receive (2) 1099 NEC's if business paid to you by PIPAC met the tax reporting threshold of \$600 or more. Due to our new partnership with Integrity Marketing Group, you will receive a 1099 NEC from Professional Insurance Planners and Consultants of Iowa Inc. for payments made January 1st, 2021, through November 18th, 2021, if over \$600. Additionally, if you were paid more than \$600 by PIPAC from November 19th, 2021, through December 31st, 2021, you will also receive a 1099 NEC from Integrity Marketing Group. This is only for the 2021 tax year, moving forward you will only receive one 1099 NEC for your PIPAC paid business that will come from Integrity Marketing Group. As always, we greatly appreciate your business and loyalty. We look forward to strengthening our partnership and helping you be the best agency you can be.

Please contact Jodi if you have any questions at jodi@pipac.com or give our office a call.

FOLLOW US



Aetna Senior Supplemental Insurance

Q2
2022

Bonus Programs

Medicare Supplement and Ancillary products



The more qualifying applications submitted and policies issued, the more bonus you earn!

QUALIFYING PRODUCTS

Medicare Supplement

Submit qualifying applications and receive the following bonuses:

Electronic applications*

\$100 each

Underwritten

\$25 each

Open Enrollment

Paper applications*

\$25 each

Underwritten

\$10 each

Open Enrollment

* In SC both Underwritten and Open Enrollment will pay at \$50.

To receive a payout, you must submit a minimum of 5 signed applications monthly (underwritten, guaranteed issue or open enrollment) and policies must be issued by dates indicated below.

Also includes new **Medicare Supplement** from: **Accendo Insurance Company** part of the CVS Health® family of companies and Aetna affiliate

Ancillary/life

Submit qualifying applications of any of the qualifying ancillary/life products and receive the following bonus:

\$25 bonus per application

(for both electronic and paper)

Submit a qualifying Medicare Supplement application with a qualifying ancillary product from below* and receive an **additional**

\$25 bonus per application.

*Final Expense products are excluded from additional \$25 bonus.

- **New** Dental, Vision and Hearing Plus
- Dental, Vision and Hearing
- Cancer and Heart Attack or Stroke/Plus
- Hospital Indemnity/Flex
- Recovery Care/Nursing Facility Care/ Home Recovery Care
- Home Care/Plus
- Protection Series Final Expense

Policies must be issued by dates indicated below, with \$180 minimum annual premium.



EZPost has been updated for a more user friendly experience.

In addition to adding more posts for you to add value to your social media presence, we have a more streamlined layout making EZPost more organized and easier to navigate. *Be on the lookout for more emails to see new EZPosts that will be coming this year!*

How easy is it to post?

As you view the options, click the image and it will begin downloading. After the image has been downloaded, it can be uploaded to your social media platform of choice. Add your phone number and/or email address to create a call to action by copying the text that corresponds with the image. Then all you have to do is post it.

www.pipac.com/ezpost_home

Contact the Individual Department for more details or any questions



UHC Level Funded Group | April 19th at 10am

PIPAC is following up on our Spring Workshop topic, UHC Level Funded Group, with a webinar. We will dive deep into the quoting process along with the sold group process. Examine the steps needed to quote a

group on the updated platform and discuss how to handle sold groups.

Cincinnati Accelerated Underwriting | April 26th at 10am

Cincinnati Life's e-delivery process can save you time and enhance your client's experience. Increase efficiency by completing life insurance applications using a drop

ticket. These submissions take about 7 minutes instead of the usual 45 to 60 minutes for a traditional application. If you or someone in your office enters applications, you need to sign up for our webinar to watch a full demo on how to use Cincinnati Life's platform..

Delta Dental Product Overview | April 27th at 9am

Delta Dental offers Individual and Group dental plans at affordable rates. This product is an excellent add on to Medicare or under 65 ACA sales. Delta Dental is also a heavily utilized employee benefit for small, mid-size and large employers.

PIPAC Webinars are always added to our website. If you would like to re-review any webinar or missed one you can go to www.pipac.com/webinars to view pass webinars.