



Last year's Consolidated Appropriations Act of 2021 (CAA) requires most brokers and consultants providing services to ERISA-covered group health plans to disclose to plan fiduciaries (typically, the plan sponsor), in writing, any and all direct or indirect compensation they receive for providing services to the plan. In turn, those fiduciaries must obtain and review this compensation information to ensure the plan's arrangement with the broker or consultant is "reasonable."

Who is required to provide the disclosure?

Service providers (and their affiliates or subcontractors) providing brokerage or consulting services to ERISA-governed group health plans are subject to the new disclosure requirements if they reasonably expect to receive at least \$1,000 in direct or indirect compensation for those services.

When must the disclosure be made?

As noted above, the disclosure requirement takes effect on Dec. 27,

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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 both Medicare Parts A and B and must live in the service area. Enrollments will be effective the first of the following month 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 by calling 319-277-8541.

January 2022

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6	7 
10	11	12	13	14 Small Group Deadline
17	18 Winter CE Workshop	19 Winter CE Workshop	20	21 
24	25	26	27	28
31	1	2	3	4 

PIPAC News/Events

Small Group

2/1/2022 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by Friday, January 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.

Jan. 15th - ACA Deadline

Enrollment deadline for a 02/01/2022 effective date.

Jan. 18th - West Des Moines &

Jan. 19th - Cedar Falls-Waterloo

Winter CE Workshop - Open Enrollment & 5-Star Products



Jan. 7th and 21st

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!

Medicare Advantage Open Enrollment Period (OEP) for 2022 Starts January 1st



Open Enrollment for Medicare Advantage plans runs from January 1, 2022 up through March 31, 2022, for effective dates of February 1st to April 1st.

Open Enrollment Period (OEP) is only available for beneficiaries

who are currently enrolled in a Medicare Advantage plan. This is not an enrollment period for a beneficiary to enroll in a Medicare Advantage plan for the first time.

The same submission rules apply – paper applications must be submitted to the carrier within 48 hours of client signature. Applications can also be entered online thru the carrier website.

Changes that can be made for the 2022 Medicare Advantage Open Enrollment Period (OEP)

- Beneficiaries can switch from one Medicare Advantage plan to another Medicare Advantage plan.
- Beneficiaries can make a one-time election to drop their Medicare Advantage plan and return to Original Medicare – Part A and B. With this change, beneficiaries can sign up for a

stand-alone Medicare Part D Prescription Drug Plan. Usually, a Medicare Advantage Plan includes drug coverage and once signed up for a Part D Prescription Drug Plan, it will drop the beneficiary from the Medicare Advantage Plan and return them to Original Medicare Part A and B. New coverage will start the first of the month following the month that the change was made. They can then enroll in a Medicare Supplement plan. In some cases, they may have to answer health questions to qualify.

OEP is not a valid enrollment period for Medicare Cost Plans nor is it a valid enrollment period for someone to change stand-alone Prescription Drug plans.

If you have any questions, please contact the Individual Department by calling 319-277-8541.



PIPAC™ WINTERCE WORKSHOP

Open Enrollment & 5-Star Product

This Winter Workshop will provide you with information related to Annuities, 5-Star Medicare Advantage products, and updates about the SEP and OEP Medicare market. PIPAC will help you to better understand these products and enable you to help your clients more effectively.

Class Schedule - 9am to 12pm



Annuities

- Multi-Year Guaranteed Annuity (MYGA)
- Fixed
- Fixed Indexed



Medicare Advantage

- Plan Design Review
- Plan Ratings
- Open Enrollment Period
- Special Enrollment Periods
- 5-Star Special Enrollment Period



Medicare Market

- Medicare Supplement vs Medicare Advantage
- Using Medicare.gov
- Plan Comparison & Enrollment Process

Filed for 3 Iowa Credits



Tuesday January 18th

Sheraton West Des Moines Hotel
1800 50th Street, West Des Moines, IA 50266

Wednesday January 19th

Holiday Inn & Suites Cedar Falls-Waterloo Event Center
7400 Hudson Road, Cedar Falls, IA 50613



New Year, New Look

All new for 2022 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

**“Positively Outrageous
Service” since 1981**

PIPAC Employee Spotlight

Dave Oleson

Life Department Manager Since 2019

Dave has spent 25 years in the insurance industry with the past 5 years focused on the life insurance and annuity segment. Agents describe Dave as trustworthy, honest, dependable, and that he takes great pride in the service he provides to them.

Dave's extensive knowledge of products available in the life and annuity market allows him to provide guidance to our agents and his Positively Outrageous Service not only attracts agents to PIPAC, it gives them the confidence to work with our life department.



Things to Know About DAVE...

Dave and his wife Melissa have been married for 25 years and have 3 children. The boys, Alex and Andrew are both seniors in college and their daughter Jasmine is a junior in high school. In his spare time, Dave enjoys spending time with his kids by attending an endless list of events each of them participates in as well as carving out some quality time to watch the Vikings and Twins. Dave likes to golf, however, refer to his earlier spare time activities to see why he only gets out maybe once a year. When you have a life insurance or annuity case to discuss or need quoted, please reach out to Dave and allow him to take the time to discuss products and provide illustrations. You can reach Dave at 319-268-7112 or dave@pipac.com to experience what a difference the PIPAC Life Department can make for you and your clients.

Justin Wagner

Sales Account Representative Since 2015

Justin specializes in assisting our agents with case design on Life, Annuity, Disability, and Long-Term Care solutions. Professionalism and dependability are the characteristics that our agents regularly refer to when providing feedback to PIPAC when dealing with Justin. He takes great pride in recommending products and providing illustrations and quotes to assist our agents in providing solutions to their clients.



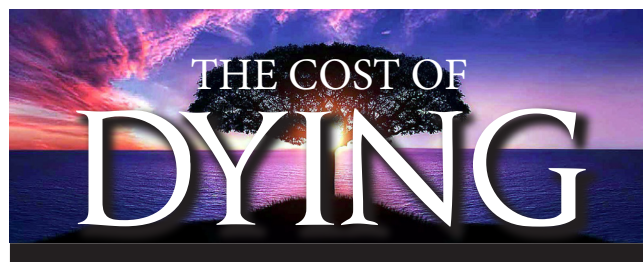
Things to Know about Justin...

He is married and has two daughters, is obsessed with everything craft beer related, and is a proud fan of the Minnesota Vikings as well as, for some reason, the Cincinnati Reds.

When you have a client and would like to discuss what products will meet their needs, please call Justin at 319-268-7114 or justin@pipac.com to experience the expert help we provide.

It's not about how much life insurance you need, but how much your family needs if you aren't here.

As you consider marketing final expense life insurance coverage to your clients, consider utilizing our final expense kit and marketing pieces. The cost of dying piece is included in our marketing kit. Reach out to our life insurance team to request your copy today.



EXPERIENCING A DEATH in the family causes emotional turmoil, and planning that loved one's funeral may add even more anxiety. Knowing what to expect upfront can prevent you from paying too much during an already stressful time.

BASIC FUNERAL

\$	Basic service fee	\$2,195
🚚	Removal and transfer of body to funeral home	\$350
👤	Body preparation	\$255
🕯️	Embalming	\$750
📖	Basic memorial printed package	\$175
🌿	Use of service car to transport flowers and other memorabilia	\$150
🏛️	Use of facility and staff for viewing and funeral	\$925
🚗	Use of hearse	\$340

ADDITIONAL COSTS FOR BURIAL

✝️	Burial vault	\$1,495
🪦	Grave plot	\$1,000
🪦	Headstone	\$250 to \$6000
\$	Opening and closing fees	\$1,200
🪦	Metal casket	\$2,400

ADDITIONAL COSTS FOR CREMATION

🪦	Casket rental for the service	\$1,298
🔥	Cremation	\$1,000
🪦	Urn	\$1,500

If you want the ashes present at the service instead of the body, you won't need to rent a casket. All cremations include a lined box for transport of the ashes, so don't feel pressured to buy an urn from the funeral home. You can purchase your own urn online or at a hobby store and save hundred of dollars.

FINAL COST:

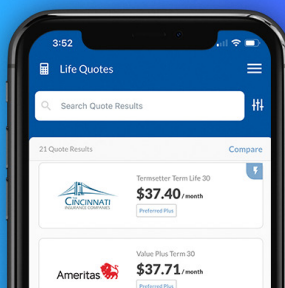
\$11,1485 TO \$17,235

\$8,938

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

ACA OEP Reminders:

All applications submitted now through January 15, 2022, will have a February 1 effective date.

Binder payments must be made timely; termination for not making a binder payment does not qualify as an involuntary loss of coverage. There is NO grace period on binder payments.

We strongly recommend walking through all renewals with ACA clients; coverage will not terminate if you don't but there may be unexpected subsidy changes for individuals that do not actively renew.

If you have any questions, please contact the Individual Department by calling 319-277-8541.



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2021, and service providers must provide the compensation disclosure in advance of entering into, amending or extending the contract for services (on or after that date) so that the plan fiduciary may review it to determine if compensation is reasonable, prior to the effective date of the contract, renewal or extension. Agents should start providing to customers with any renewal paperwork completed on or after December 27. Future renewals that have already been completed (1/1, 2/1 Effective dates) prior to December 27, 2021 do not require additional action at this time.

Will PIPAC be supplying these disclosures?

Yes, a disclosure form is available for download on our website. You can download and begin using moving forward. PIPAC will communicate any changes to the renewal process in January.



AMP Agent Marketing Program

We want to work with you to create great marketing pieces to help you prospect clients for more sales. Our in-house marketing team will create CUSTOM marketing materials you can give to your clients!

We also have a full library on our website that you can go to and find something that already fits your needs.

You can order right from the site as well. By selecting what marketing piece you would like and filling out a little bit of your

information you can have custom piece with your logo and contact info in a matter of a few days.

If you're interested in finding out more, contact us or call 800-765-1710.

39%

Have not filed a prescription because it was too expensive.



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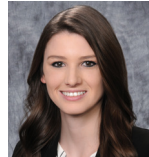
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