



Rates are on the Rise!

Effective 6-1-2022

Portfolio **Single** Premium Deferred Annuity Contract!

3.00%

Minimum premium is \$5,000

Seven-year surrender charge period

Portfolio **Flexible** Premium Deferred Annuity Contract!

2.60%

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

Nine-year surrender charge period

Both plans include:

- Easy Application
- 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)

If you need any more info on Premium Deferred Annuities please contact the Life Department.

Employee Group Retiree Program (EGRP)

EGRP is an Employee Sponsored Retiree Program that pays secondary to Medicare

Not true Medicare Supplement Plans- which just means they are not standardized, regulated by CMS)

3 different programs which include Program F, G, & N
- The benefits are nearly identical to MedSupp plans F, G & N.

Key Points

- Guaranteed Issue
- One Plan/Rate for all retirees
- EGRPs are in a different risk pool than active health care plans. Retiree claims do no impact active group rates.
- National Plan- Retirees can live anywhere
- Premium can be billed to the group or the member

Very Simple Process

UPDATED
Wellmark 

Employee Applications

Make sure you are using the applications that were updated in 7/21. Wellmark will no longer accept old apps effective 5/1/22

Iowa:

Employee Application for Health and Dental Insurance for non-ACA groups (N-5411 07/21 AN-T) and

Employee Application for Health Insurance for non-ACA groups (N5408 AN-T 07/21)

South Dakota:

Group Employee Application for Grandfathered and Pre-ACA Non-Grandfathered Plans (M-3526 AN-T 07/21)

You can find up to date forms our on our website – pipac.com

If you need any more info on EGRP or Employee Applications please contact the Group Health Department.

June 2022

Monday	Tuesday	Wednesday	Thursday	Friday
30 Office Closed	31	1	2	3
6	7	8	9	10 LIVE FROM PIPAC
13 Medicare Workshop Iowa City	14 Medicare Workshop West Des Moines	15 Medicare Workshop Sioux City	16 Medicare Workshop Cedar falls	17
20	21	22	23 Medicare Workshop Sioux Falls	24 LIVE FROM PIPAC
27	28	29	30	31

PIPAC News/Events

Small Group

7/1/2022 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Wednesday, June 15. 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 Medicare Workshop

See times and dates below.



June 10th and 24th

at 9:00 am CT

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

PIPAC.COM

800.765.1710

2022 Medicare Workshop

Original Medicare
Enrollment into Medicare
Medicare Supplement Solutions

Medicare Advantage Solutions
Wellmark Blue Cross Blue Shield's
Medicare Advantage Plan

Medicare Workshop
3 CE Credits Available
in IA, SD, NE, WI, IL

***Registration is 30 minutes prior to class time*

Coralville
Monday, June 13, 2022

Radisson Hotel & Conference Center
1220 1st Avenue
Coralville, IA 52241

Registration: 8:30 AM
Class: 9 AM - 12PM

Des Moines
Tuesday, June 14, 2022

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

Registration: 8:30 AM
Class: 9 AM - 12PM

Sioux City
Wednesday, June 15, 2022

South Marriott Riverfront
385 East 4th Street
South Sioux City, NE 68776

Registration: 8:30 AM
Class: 9 AM - 12PM

Cedar Falls
Thursday, June 16, 2022

Holiday Inn Bien Venu
7400 Hudson Road
Cedar Falls, IA 50613

Registration: 8:30 AM
Class: 9 AM - 12PM

Sioux Falls
Thursday, June 23, 2022

Best Western Ramkota
3200 W Maple Street
Sioux Falls, SD 57107

Registration: 8:30 AM
Class: 9 AM - 12PM

Call Mackenzie for more information at 800-765-1710, Ext. 7133
RSVP by email to mackenzie@pipac.com OR fax to 319-277-9069

www.pipac.com/Medicare_Workshop

Have you heard
about this new
MultiDiscount
in your state?



They offer up to 25% in discounts for clients!

Contact us today about getting started with Allstate Benefits for Med Supp.

Perks of the product:

- 7% Roommate discount- offered to those residing with someone aged 50+ for 1+ years, (Maximum of 3 residents) -OR- 10% Dual-Applicant discount- when 2 people in the same household apply for Medicare Supplements at the same time (7% roommate + 3% Dual applicant discount)
- 10% Annual pay discount- select annual payment for a 10% discount on the premium
- 5% Activity tracker discount- Register your Fitbit/Apple Watch or other wearable fitness device and save 5%

Contact Jenny to get contracted. For more product information contact the Individual Department.

PRODUCT SPOTLIGHT

Help your clients
Build a Nest Egg!
3.85%
5-Year Guaranteed

Offer Your Clients One of the Highest Rates in the Industry

- 5-year surrender charge period - true walk-away!
- 10% penalty-free yearly withdrawals, including the 1st year
- Systematic monthly interest option
- 45-day rate lock
- Nursing home waiver
- Income tax-deferred annuity

If you have any questions or want to find out more. Contact the PIPAC Life Department Today!

Annuity Hot Sheets and Annuity Rate Watch Demo!

With annuity rates changing daily make sure you are up to date on the most competitive rates!

Annuities can provide your clients safe, long-term growth and income. As an agent, you can provide your clients with the income they need while eliminating the risk that comes with market volatility. **Annuities are a way for your clients to save money, tax deferred, until they are ready to receive retirement income.**

As an agent, it is important to know what solutions best fit your client's goals and risk tolerance. With these Annuity Hot Sheets, you have all the current information right at your fingertips. Click the links below to see what rates and features best match your client's situation today!

Contact Justin today to get signed up for this monthly email or setup a time to get an Annuity Rate Watch Demo Today!





HealthPartners UnityPoint Health and UnitedHealthcare 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 till Nov. 30, 2022 and can only be used once per individual per year.

Contact the individual department to find out more!

PRODUCT SPOTLIGHT



Allstate®

BENEFITS

Self-Funded Program

Allstate Benefits can help small- and mid-sized businesses find the group health benefits that best suits their needs and budget.

The Self-Funded Program often offers a more affordable alternative to traditional, fully insured plans.

With fully insured plans, your entire premium is paid to the insurance company. You don't have control over how that money is spent and you'll never see those premium dollars again.

With Allstate Benefits Self-Funded Program, you only pay for claims that are actually incurred. In years when claims are lower than expected, you may receive money back. This can add up to big savings! About 60% of the groups receive a refund.

- Potential Savings - 20-40%
- Stop-loss insurance – When your group has higher-than-expected claims, stop-loss insurance kicks in. This protects your finances, so you know the maximum you will spend on claims each year.
- Pharmacy benefits management.
- Administrative support – Handled for you by a third-party administrator.
- Industry-leading cost-control programs that help lower your claims expenses.
- Build the plan they want
- Broad National Coverage

Contact our Group Department today to find out more!

“Positively Outrageous Service” since 1981

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PIPAC.COM

800.765.1710



Have you started your Medicare Marketing Plan?

Having a Marketing Plan can HELP you to:

Identify your target market and how your agency can benefit it. PIPAC is here to help you map out a strategy to reach your target audience, including the messages, channels, and tools you'll use.

Contact Brianna to get started!

Solutions Include:

- Medicare Mailer Program
- Birthday Card Mailers
- Policy Review Letter
- EZPost
- Flyers
- Co-op Advertising
- Print Advertising
- Radio Advertising
- Postcards
- Digital Advertising
- AMP
- Customized Agency Marketing
- And More....

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.



pipac.com/ezpost_home

2022 Wellmark Annual Certification is LIVE

Wellmark Annual Certification starts TODAY, Wednesday, May 25th, 2022. Certification must be completed by end of the day, June 17th, 2022.

To remain eligible to sell Wellmark Blue Cross and Blue Shield products, please make sure to complete the certification within the allotted three-week period. If training is not completed, you will lose your appointment and cannot reappoint for 2 years! This training should only take about 30 minutes.

Beginning May 25th, you will be able to access the certification through the Blue Learning Center on Wellmark's Producer Connection page at www.wellmark.com or you can also access it at <https://wellmark.pinpointglobal.com/Apps/Training/Default.aspx>.

What if I cannot complete the certification during that timeframe? Some agents will not be able to complete the certification within the three-week timeframe due to extenuating circumstances. If you or any of your agents need to request an extension, please send the request to channelmanagement@wellmark.com and to Jenny at jenny@pipac.com, as soon as possible. In the request, please include the following:

1. A general reason for the extension request.
2. The timeframe the agent will be out of the office.

This Annual Certification does not take the place of the Centers for Medicare and Medicaid Services (CMS), FFM certification for the Marketplace, or the Medicare Advantage or Prescription Drug certification.

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