



REQUEST A QUOTE

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.



All Savers to be Re-branded as UHC Level Funded

Starting March 1, 2022

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.

FOLLOW US



Spring CE Workshops!

Registration for PIPAC's Spring CE Workshop is opening soon. Make sure you mark your calendar, so you don't miss out!

3 Hours Applied for!

April 5th	April 6th	April 11th
Best Western Plus Ramkota Hotel 3200 W Maple St, Sioux Falls, SD 57107	Hilton Garden Inn Sioux City Riverfront 1132 Larsen Park Rd, Sioux City, IA 51103	Hilton Garden Inn Cedar Rapids 4640 North River Blvd NE Cedar Rapids, IA 52411
April 12th	April 13th	April 14th
Isle Casino Hotel Bettendorf 1777 Isle Pkwy, Bettendorf, IA 52722	Courtyard by Marriott Des Moines Ankeny 2405 SE Creekview Dr, Ankeny, IA 50021	Holiday Inn & Suites Cedar Falls-Waterloo Event Center 7400 Hudson Road, Cedar Falls, IA 50613

Can't wait to see you there!



UPDATED FORMS

Updated automatic withdrawal authorization forms are available on the PIPAC Website and the Wellmark Marketing Toolkit:

- Automatic Withdrawal Authorization Form (M-5779 08/21 A)
- Automatic Withdrawal Authorization for policies sold on the marketplace (M-2319107 08/21 ANT)

Please begin using these updated forms immediately, if you haven't done so already. Wellmark will no longer be accepting old versions of these documents.

March/April 2022

Monday	Tuesday	Wednesday	Thursday	Friday
31	1	2	3	4 
7	8	9	10	11
14	15 Webinar	16	17	18 
21	22 Facts & Snacks Class	23	24 Facts & Snacks Class	25
28	29	30	31 Webinar	April 1 
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

PIPAC News/Events

Small Group

4/1/2022 Effective Dates:

WM, UHC/UHC Heritage new group, renewal and plan change paperwork is due to PIPAC by Tuesday, March 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 Webinars

March 15th 10:00 am - Legislative Update
March 31st 10:00 am - Worksite

Facts & Snacks Classes

March 22nd 9:00 am at South Sioux City Marriott Riverfront, Sioux City, NE - EGRP & Worksite

March 24th 9:00 am at PIPAC Office, Cedar Falls, IA - EGRP & Worksite

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

March 4th and 18th

at 9:00 am CT

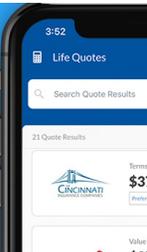
Contact Sidney at sidney@pipac.com to sign up for this webinar or to find out more about upcoming classes and webinars!



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



Unique opportunity to add a new Final Expense product from a major brand.

- Issue age range: 40-89
- Minimum issue amount \$2,000
- Maximum issue amounts:
 - Issue ages 40-55: \$50,000
 - Issue ages 56-65: \$40,000
 - Issue ages 66-75: \$30,000
 - Issue ages 76-89: \$25,000
- Super preferred rate
- Easy quoting process
- Broad qualifying age range
- Flexible coverage amounts
- Auto-draft to match Social Security deposit schedules



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



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.



Sentinel Annuity Webinar Recap!

PIPAC hosted a webinar on one of the best-selling annuities presented by Tommy Murphy from Sentinel Security Life Insurance Company. The topic of discussion was Accumulation Protector Plus Fixed Indexed Annuity. We discussed how the product works, the features it offers, and why record numbers of agents are adding it to their portfolios. An overview of the investment strategies was given as well as how to maximize the annuity based on the needs of each individual client. We invite you to view the full webinar content on our website by visiting the training page or contacting our life and annuity department if you have questions contact Justin or Dave.



Employee Group Retirement Program (EGRP) and Worksite Workshop

EGRP is ideally suited for agents currently working in small group or Medicare markets. It's free for the employer and is an excellent option for retirees who require Medicare Supplemental Insurance. In addition, the spouse is eligible as well. Getting familiar with these products will benefit your product offerings.

Worksite Life should be a part of any group benefit agent's portfolio. As a no cost benefit it is a great solution to add to any group. Since it's a guaranteed issue employee-owned benefit, it is great for the employee as well. Join us as we discuss how the program works, where it fits and how PIPAC can help throughout the enrollment process, so you get the most out of this offering for your groups.

Tuesday, March 22, 2022 | 9am to 11am at South Sioux City Marriott Riverfront

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

Thursday, March 24, 2022 | 9am to 11am at PIPAC Office

1304 Technology Parkway Ste. 200
Cedar Falls, IA 50613

Visit www.pipac.com/facts_snacks to find more classes PIPAC will offer



Legislative Update | March 15th at 10am

A lot is changing at the nation's capital. At times, it can be a lot to keep track of. That's what we're here for. Join us to catch up on new legislation surrounding the health insurance industry.

Worksite | March 31st at 10am

This webinar is perfect for agents who currently work the group markets. If you are not offering this product in your group offerings you are missing out on a fantastic offering to increase compensation and strengthen the relationship with your groups.

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 past webinars.

Aetna Senior Supplemental Insurance Q1 2022

Bonus Programs

Medicare Supplement and Ancillary products ♥ aetna

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

QUALIFYING PRODUCTS	
<p style="text-align: center; background-color: #e0e0e0; padding: 5px;">Medicare Supplement</p> <p style="font-size: small;">Submit qualifying applications and receive the following bonuses:</p> <div style="text-align: center; margin: 10px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">Electronic applications*</p> </div> <div style="text-align: center; margin: 5px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">\$100 each</p> <p style="font-size: x-small; margin: 0;">Underwritten</p> </div> <div style="text-align: center; margin: 5px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">\$25 each</p> <p style="font-size: x-small; margin: 0;">Open Enrollment</p> </div> <div style="text-align: center; margin: 10px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">Paper applications*</p> </div> <div style="text-align: center; margin: 5px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">\$25 each</p> <p style="font-size: x-small; margin: 0;">Underwritten</p> </div> <div style="text-align: center; margin: 5px 0;"> <p style="background-color: #d0b0ff; padding: 5px; border-radius: 50%; display: inline-block;">\$10 each</p> <p style="font-size: x-small; margin: 0;">Open Enrollment</p> </div> <p style="font-size: x-small; margin-top: 10px;">* In SC both Underwritten and Open Enrollment will pay at \$50.</p> <p style="font-size: x-small;">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.</p> <p style="font-size: x-small; margin-top: 5px;">♥ Also includes new Medicare Supplement from: Accendo Insurance Company part of the CVS Health* family of companies and Aetna affiliate</p>	<p style="text-align: center; background-color: #e0e0e0; padding: 5px;">Ancillary/life</p> <p style="font-size: small;">Submit qualifying applications of any of the qualifying ancillary/life products and receive the following bonus:</p> <div style="text-align: center; margin: 10px 0;"> <p style="background-color: #d0e0ff; padding: 5px; border-radius: 50%; display: inline-block;">\$25 bonus per application</p> <p style="font-size: x-small; margin: 0;">(for both electronic and paper)</p> </div> <p style="font-size: x-small; margin-top: 5px;">Submit a qualifying Medicare Supplement application with a qualifying ancillary product from below* and receive an additional \$25 bonus per application.</p> <p style="font-size: x-small; margin-top: 5px;">*Final Expense products are excluded from additional \$25 bonus.</p> <ul style="list-style-type: none"> • 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 <p style="font-size: x-small; margin-top: 5px;">Policies must be issued by dates indicated below, with \$180 minimum annual premium.</p>

Important bonus program details are on the next page

QUALIFICATION PERIODS

Contact the Individual Department for more details or any questions

Medicare Advantage Open Enrollment Period (OEP) for 2022 Started 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.



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.





1304 Technology Pkwy, Ste 200
Cedar Falls, IA 50613
www.pipac.com

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PIPAC STAFF – Your Health and Life Insurance Experts

Agency Services



Greg Saul
President
800-765-1710
greg@pipac.com



LeaAnn Saul
Vice President
800-765-1710
leaann@pipac.com



Scott Kipp
Vice President of Operations
319-268-7128
scott@pipac.com



Josie Petersen
Vice President of Communications
319-268-7111
josie@pipac.com



Casey Hoffert
Director of Sales and Marketing
319-268-7116
casey@pipac.com



Sidney Dilly
Executive Assistant
319-268-7118
sidney@pipac.com



Jenny Anderson
Contracting & Licensing
319-268-7121
jenny@pipac.com



Brianna Bilharz
Agent Relations
319-268-7123
brianna@pipac.com



Rochelle Penwell
Director of First Impressions
319-268-7136
rochelle@pipac.com

Individual Health Department



Beth Marcellus
Ind. Medicare Specialist
319-268-7103
beth@pipac.com



Carol Blythe
Ind. Medicare Specialist
319-268-7125
carol@pipac.com



Abbey Hatton
Ind. Health Specialist
319-268-7127
abbey@pipac.com



Jennifer Schmidt
Ind. Health Specialist
319-268-7126
jennifer@pipac.com

Group Health Department



Amber Piper
Group Dept. Manager
319-268-7108
amber@pipac.com



Jan Evert
Large Group Specialist
319-268-7117
jan@pipac.com



Erin Wentzien
Group Health Specialist
319-268-7107
erin@pipac.com



Ashley Hicks
Group Health Specialist
319-268-7109
ashley@pipac.com

Life Department



Dave Oleson
Life Dept. Manager
319-268-7112
dave@pipac.com



Justin Wagner
Sales Account Rep.
319-268-7114
justin@pipac.com



Marah Villa
New Business Rep.
319-268-7113
marah@pipac.com



Heather Klein
Business Development Rep.
319-268-7104
heather@pipac.com

Commissions



Sherry Saul
Commissions
319-268-7124
sherry@pipac.com



Jodi Fabrizio
Accounting & Commissions
319-268-7110
jodi@pipac.com

Marketing



Matt Morgan
Marketing
319-268-7132
matt@pipac.com