



HealthSherpa

If you haven't joined HealthSherpa, we highly recommend doing so!!

HealthSherpa's online platform is user-friendly and makes writing Healthcare.gov business easy! By using the code, **ef3f**, it will link your account to PIPAC so we can access your submissions for commissions. HealthSherpa provides ON-EXCHANGE ENROLLMENTS for agents, with benefits including:

- Simplicity
- Subsidies Included
- Dedicated Marketing Website
- Simple Pricing
- Data feed back to PIPAC

For questions or more info, contact the Individual Health Department.

 Individual Health 800.765.1710  individualdept@pipac.com



GREG MOTIVATOR OF THE MONTH

"There is little difference in people, but that little difference makes a big difference. The little difference is attitude. The big difference is whether it is positive or negative" - W. Clement Stone

"Tell everyone what you want to do and someone will want to help you do it" - W. Clement Stone

PIPAC.COM

Life Department SPOTLIGHT



JUSTIN started with PIPAC in June of 2015. His primary responsibility is to provide day to day department leadership to ensure department and team members are providing quality product

offerings, expert knowledge and exceptional service to assist our agent partners in the growth and success of their business. In his spare time, Justin enjoys trying craft beer and various events.

Summertime incentives are back with Aflac Med Supp!

Grow your clients' peace of mind — and your earnings, too!



Unlimited Earning Potential
\$100 Per Underwritten Case
\$50 Per Non-Underwritten Case

Qualify when you reach just three issued policies in a month.

There's no limit to what you can earn this spring!
Pays out each month for July, August, and September 2023

*Excludes guaranteed issue and underage disability business. Issued cases must be underwritten during open enrollment and specific to Aflac Medicare Supplement Insurance underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated. To be considered qualifying business, applications must be submitted and issued between 4/1/2023 and 6/30/2023. Qualifying cases will be evaluated and paid on a monthly basis. Agent must be actively appointed and remain in good standing with Aflac throughout the duration of the contest period.

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August 2023

Monday	Tuesday	Wednesday	Thursday	Friday
31	1 Med Supp Aflac Webinar	2	3 Med Supp Solutions CE (Dubuque)	4 LIVE FROM PIPAC
7	8	9	10 Simplicity of Med Supps Webinar	11
14	15 Med Supp Allstate Webinar	16	17	18 LIVE FROM PIPAC
21	22	23	24	25
28	29 Fall CE Health Partners & Delta Dental(Coralville) Med Supp ABL Webinar	30 Fall CE Health Partners & Delta Dental(Ankeny) Med Supp Humana Webinar	31 Fall CE Health Partners & Delta Dental(Cedar Falls) Investigating Med Supp Webinar	1 LIVE FROM PIPAC

PIPAC News/Events

Small Group

9/1/2023 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by August 15th. 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.



8/4/2023 9:00 am

8/18/2023 9:00 am

9/1/2023 9:00 am

Get the latest news from our PIPAC experts on carrier and industry updates, product highlights, what's hot, system updates and upcoming classes!

Contact Mackenzie at mackenzie@pipac.com to sign up for these webinars and classes!



Tips on How to Cross-Sell Medicare & Life Insurance

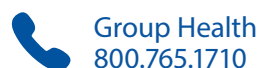
- Contact Your Warm Clients First
 - There are a few reasons for this:
 - You already have a relationship. Once you've established trust, it's a lot easier to make future sales
 - You already have information about their needs.
- Leverage Their Medicare Savings into A Life Insurance Policy
 - First, you'll want to talk about Medicare. This is the area that most agents are familiar with. During this time, you want to be taking notes about their current situation.
 - If they already have Medicare, think about the package that they have. If there is another option that better suits their needs, help them make the switch.
 - Continue with the fact-finding part of the call. Once you have all the information you need, focus on switching to cross-selling Life Insurance.

- Once you have mastered your technique, it will be fairly easy to cross-sell from medical supplement insurance to Life Insurance. There are a few reasons for this:
 - Building trust with the client
 - Fact-finding about the client. Learn what they are looking for. Done properly, the transition should be seamless
 - Their shields are down; more receptive to purchasing a new product
 - Practice Makes Perfect

Helpful Group Resources

As an independent agent, it can often feel like you're in this business alone. Where do you go for support? That's why we are expanding our resources to assist and guide you in your journey. We are here to help make your life as an agent easier. Call the group department today get a copy of the Wellmark Sold Group Checklist & Eligibility Guide.

For questions or more info, contact the Group Department.



Group Health
800.765.1710



SGsales@pipac.com
LGsales@pipac.com

FALL CE CLASSES 2023



NEW SCHEDULE FOR 2023

3 Hours applied for in IA, SD, NE, IL, WI

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

Sioux Falls will be a 1 PM - 4 PM Class

Registration is 30 minutes prior to class time - Coffee & Rolls provided



Health Partners & Delta Dental CE

- Product Overview
- Network and Service Area
- Proposed Changes for 2024
- Partnership & Trends in DI



Coralville

Tuesday, August 29th, 2023

Radisson Hotel & Conference Center
Coralville - Iowa City
1220 1st Ave, Coralville, IA 52241

Ankeny

Wednesday, August 30th, 2023

Courtyard by Marriott
Des Moines Ankeny
2405 SE Creekview Dr., Ankeny, IA 50021

Cedar Falls

Thursday, August 31st, 2023

PIPAC Training Room
1304 Technology Pkwy. Ste. 200
Cedar Falls, IA 50613

Wellmark Fall CE

- Legislative Updates
- Small Group Market Coverage
- Midsized Group Market
- Individual Family Plans (IFP)
Exchange Market
- Medicare Updates



Cedar Rapids

Monday, September 11th, 2023

Hilton Garden Inn Cedar Rapids
4640 N River Blvd NE,
Cedar Rapids, IA 52411

Bettendorf

Tuesday, September 12th, 2023

Hilton Garden Inn
959 Middle Road
Bettendorf, IA 52722

Des Moines

Wednesday, September 13th, 2023

Courtyard by Marriot Des Moines
Ankeny
2405 Creekview Dr, Ankeny, IA 50021

Cedar Falls

Thursday, September 14th, 2023

**Holiday Inn & Suites Cedar Falls-
Waterloo Event Ctr**
7400 Hudson Rd, Cedar Falls, IA 50613

Sioux Falls

Tuesday, September 19th, 2023

Wellmark Blue Cross and Blue Shield
1601 W Madison St,
Sioux Falls, SD 57104
1 PM - 4 PM

Sioux City

Wednesday, September 20th, 2023

South Sioux City Marriott Riverfront
385 E 4th St,
South Sioux City, NE 68776

Rapid City

Tuesday, September 26th, 2023

Cambria Hotel Rapid City
3333 Outfitter Rd,
Rapid City, SD 57701

Call Mackenzie for more information at 800-765-1710, Ext. 743
RSVP by email to mackenzie@pipac.com OR fax to 319-268-7133
www.pipac.com/FallCE



ACE Medicare Supplement

AGENT INCENTIVE!

July 1, 2023 - September 30, 2023, is your time to take advantage of this exciting incentive for selling ACE Med Supp.

Applications/Contracts	Status
After reaching 5 issued apps	Qualified for bonus
Each underwritten case	\$250
Each open enrollment case	\$25

Benefits include:

- Household premium discount may be available for eligible applicants
- Competitive rates - get great value and friendly service
- No waiting period for preexisting conditions - clients are covered once enrolled!

Don't miss out on this great incentive program!

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TIRED OF BROWSING FOR LIFE OPTIONS TO FIND THE PERFECT FIT FOR YOUR CLIENT?

Look no further! Our Top Picks booklet is designed to make your job easier and more successful than ever, a curated selection of the best life insurance products. Each product has been thoroughly checked and analyzed by our team of experts and our customers have complete confidence in our recommendations. It helps you increase sales and commissions while delivering top-notch products. Save time and effort by having the best options at your fingertips. It also allows us to demonstrate our expertise and professionalism by offering our clients only the very best. Sales strategies are designed to help you sell more effectively and efficiently. You have exclusive access. You can also get personal support from our team of experts who will answer your questions and guide you through the sales process.



Wait no more - request your copy of Top Picks today!

Life Dept. 800.765.1710  sales@pipac.com



Almost every aspect of our lives is influenced by social media. Insurance is no different. Statistics show that agents engaged in social media are outselling their peers who aren't. PIPAC has created images for you as an agent to use. Be on the look out for new content regularly!

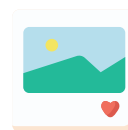
SO EASY TO USE!



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WoodmenLife Medicare Supplement Insurance, Coverage you can rely on

WoodmenLife has been earning consumer trust since 1890 by taking a long-term approach to financial stability. Now there's WoodmenLife Medicare Supplement plans that can help manage your health care expenses. Plus, get exclusive benefits only available to WoodmenLife members.

WOODMENLIFE MEDICARE SUPPLEMENT PLAN BENEFITS

- Available plans A, F, G, high-deductible G, and N can help you fill some of the gaps in Medicare coverage
- Go directly to your doctors — no pre-certification or pre-authorization is needed for care. Visit any provider that accepts Medicare
- 12-month rate guarantee —no rates increases for the first 12 months, as long as premiums are paid

Member Benefits to Help Your Family Get More Out of Life Now

- Free, easy-to-use online legal templates to create wills, power of attorney and healthcare directives
- Everyday shopping discounts at 30,000 retailers nationwide
- Financial assistance to help rebuild your home after a natural disaster
- \$25,000 for families of First Responder members who die in the line of duty

THE VALUE OF FINANCIAL PEACE OF MIND

WoodmenLife offers several plan options that can help you fill some of the gaps in Medicare coverage. You can choose any provider that accepts Medicare, at a location that is convenient for you. Plus, when you purchase a WoodmenLife Medicare Supplement plan, you become a member, which grants you access to exclusive member benefits.



Cut costs, not benefits, and deliver more value to employees

When it comes to knowing health care prices in advance, consumers are often kept out of the loop. It's different with the Surest plan.

Members can check costs and compare care options before making an appointment. No guessing. And prices for health services that often occur together are bundled into a single copay. Know what's owed in advance and receive a single bill for the services delivered in that one visit.

Prices (copays) are lower for higher-value options, based on quality, efficiency and overall effectiveness of care. With this visibility members choose differently.

The result?

[Savings opportunities for employers and employees.](#)

Features of the Surest plan

- ACA-compliant health plan for employers with 51+ employees, available nationwide*
- Self-funded and fully insured options
- No deductible, no coinsurance
- See prices in advance
- Broad, national UnitedHealthcare network
- Virtual health network