

CAROL'S Retirement Announcement



It is with heavy hearts that we announce the retirement of Carol Blythe. Carol's last working day at PIPAC will be February 28th. Carol has been an integral part of the PIPAC family for the last 7-1/2 years working in the Individual market specializing in Medicare. Carol is a valued team member whose hard work and commitment to assisting our agents is to be admired and celebrated. Almost as important as her role dedicating her time and energy to helping agents, is her role as our resident snack provider always keeping the PIPAC stomachs full of treats of bagels, donuts or of course her amazing homemade salsa, soups and dips. Her departure will most certainly be felt by all but especially the numerous PIPAC staff children that frequent our facility and know exactly what drawer Miss Carol keeps full of candy and snacks! In her post PIPAC life, Carol plans to focus her time on family and volunteering. We thank her for her dedication to PIPAC and wish her all the best. The company is organizing an open house to honor this milestone and show appreciation for Carol's time with the PIPAC.

Please join us by stopping by to thank Carol for her time at PIPAC on Friday, February 24th from 3-5pm at our office.

Group Department SPOTLIGHT



ASHLEY started with PIPAC in January of 2022. Ashley is responsible for assisting agents with the quoting, sales, renewal and maintenance of health insurance products for their small group customers. She also helps to answer agent questions about new business quotes and the sales process. In her spare time Ashley likes to go fishing. She also recently got married in August of 2022.



KATIE started working with PIPAC in October of last year. Katie is responsible for assisting agents with the quoting, sales, renewal and maintenance of health insurance products for their small group customers. She also submits new business to the carrier using carrier specified systems or processes for desired effective date. Katie's favorite hobby is to go golfing.



JAN started at PIPAC in November of 2014. Jan focuses on large groups and is responsible for screening applications and forms necessary to obtain final health quotes from all carriers. She also processes renewals on groups of 51+ members. Jan likes to take day trips around Iowa as well as gardening and reading. She loves to watch pro football and support the Steelers.

February 2023

Monday	Tuesday	Wednesday	Thursday	Friday
30	31	1	2	3
6	7	8	9	10 
13	14	15 Webinar Intro to Annuities	16	17
20	21	22 Webinar Cincinnati Life Insurance	23	24 
27	28 MetLife Employee Benefits Webinar	1	2	3

PIPAC News/Events

Small Group

3/1/2023 Effective Dates:

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

Webinars

2/15/2023 Intro to Annuities 10:00 am

Join Dave and Justin as they cover the basics of annuities and how to best qualify which product is right for your clients.

2/22/2023 Cincinnati Life Insurance 10:00 am

In this webinar, Maria Ocrant from Cincinnati Life discusses the basics of life insurance products and how to choose the best one for your clients.

2/28/2023 MetLife Employee Benefits 10:00 am

MetLife's insights and expertise provide a wide range of benefit solutions. Their small business solutions are designed with the company and employees in mind.

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

Spring

TRAINING EVENT - WINNING IN THE SENIOR MARKET

As an Integrity Partner, PIPAC offers our agents Industry leading tools, services, and products to help Iowa agents compete and win in a competitive senior market. With access to competitive exclusive Medicare Supplements, we can ensure you have the right fit for any Medicare client. Combine those solutions with powerful tools like MedicareCENTER with Call Recording, LeadCENTER, and CSG App; and PIPAC agents are leading the charge in assisting our Senior clients in the state. Join us for this upcoming 3hr CE course and learn how these products and tools can make you more efficient and give you a leg up on the competition.

Help your client prepare for the good days ahead!



TO SIGN UP AND VIEW INFO:

 Call Mackenzie at 319-277-8541

 Visit pipac.com/springtraining

 Scan the QR code to sign-up

Scan Me!



Mark Your Calendar!

- March 27th, Cedar Falls, IA
- March 28th, Cedar Rapids, IA
- March 29th, Bettendorf, IA
- March 30th, Des Moines, IA
- April 4th, Sioux Falls, SD
- April 5th, Sioux City, NE
- April 11th, Rapid City, SD



LEADING ENROLLMENT PLATFORM BUILT WITH AN AGENT IN MIND CONTINUES TO AUTOMATE YOUR BUSINESS

Medicare agents: your universe just got bigger. The updated MedicareCENTER helps you produce and earn even more with free access to CSG Actuarial. Agents have relied on CSG's market data, e-apps and quoting tools for years, often paying thousands of dollars for the valuable insights.

But now you get the power of CSG through MedicareCENTER, for FREE.

CSG-powered features in MedicareCENTER:

- Competitive analysis heat maps for zip codes, carriers and plan types
- Easily get quotes for multiple clients at a time
- Access to thousands of carrier documents, from underwriting guides to paper apps to rate sheets and more
- Capture Med Supp leads with an exclusive website plugin
- Quotes for Dental, Vision, Hospital Indemnity and Final Expense
- Compliantly store eSOAs in your personal document locker

MedicareCENTER already has:

- An enhanced Medicare-focused CRM to help you manage your clients
- Provider Lookup and Shopping search features
- Easily import your book of business from CSV or Excel
- The ability to compliantly send scope of appointments and obtain signatures by text
- Access to MedicareAPP and MedicareLINK enrollment and quoting tools
- A Learning Center with technology guides, demos and more

Register and start using the better-than-ever MedicareCENTER to get all of these features that are sure to lead you to your best AEP yet.

 **Individual Health**
800.765.1710  individualdept@pipac.com

COLD HARD CASH

NEW YEAR - NEW OPPORTUNITIES EARN POINTS GET CASH

- Earn 1 point for every dollar of target premium on individual life business submitted via paper application*
 - Earn 1.5 points for every dollar of target premium on individual life business submitted via electronic application
 - For every 10,000 points you earn \$500 cold hard cash
 - Applications must be submitted from Jan. 1, 2023 to June 20, 2023
 - Policies must be issued by Aug. 31, 2023
 - Bonus to be paid by PIPAC by Sept. 15, 2023
- Exclusions *Does not include Worksite Premium

 **Life Dept.**
800.765.1710

 sales@pipac.com

GET EVEN MORE REWARDS FOR YOUR BUSINESS!

We have recently created a page that stores all our carriers' bonuses and incentives in one location!! Please visit: www.pipac.com/incentives to see all the bonuses and incentives carriers' currently have going on.





Benefits for the EMPLOYER

- No direct cost to the employer
- Available to all employees (anyone working 20 hours a week)
- Great for retaining top talent and recruiting new employees
- Employee participation is NOT required
- Gives employees piece of mind that you have their best interest in mind

Benefits for the EMPLOYEE

- Portability: Employee Owned Life Insurance, it is theirs to keep even if their employment changes (Premiums and benefits stay the same)
- Guaranteed Issue regardless of health (15+ Employees up to \$100,000)
- Available to Spouse, Children and Grandchildren (Policies \$50,000 and below requires employee signature only)
- Policies supplement any existing coverage
- No medical exam
- Access to coverages they may be otherwise be unable to obtain
- Variety of products for the entire family

 Life Dept.
800.765.1710

 sales@pipac.com

FOLLOW US



 Individual Health
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MEDICARE

OPEN ENROLLMENT PERIOD (OEP) IS HERE!

JANUARY 1ST – MARCH 31

- Open Enrollment for Medicare Advantage plans runs from January 1, up through March 31, 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 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.

PIPAC.COM

800.765.1710



BONUS PROGRAM

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

MEDICARE SUPPLEMENT

Submit qualifying applications and receive the following bonuses: Electronic Applications \$100 each Underwritten and \$25 each Open Enrollment

ANCILLARY/LIFE

Submit qualifying applications of any of the qualifying ancillary/life products and receive \$25 bonus per electronic application.

- 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

Final Expense products are excluded.

See more on the rules and qualifying Products at www.pipac.com/incentives

Individual Health 800.765.1710  individualdept@pipac.com



The basic motivation behind the purchase of life insurance is that you love someone and want to protect them financially. That's why Life Happens created and coordinates Insure Your Love month each February, the month of love. To receive social media content, flyers, and email templates please reach out to Brianna Bilharz at brianna@pipac.com or 319-268-7123

MEDICARE By the Numbers

As of September 2022

65,103,807 People in Medicare

34,984,295 Are Enrolled in Original Medicare

50,574,579 Are Enrolled in Medicare Part D.

Stand-alone prescription drug plans as well Medicare Advantage that offer prescription drug coverage

Total Effectuated Enrollment for Iowa from August 2019 to 2021



These numbers give you an idea of the good that you are doing. Remember that we are a part of the greater good! Always remember that your PIPAC Staff is here to help with anything you may need.

ACE Medicare Supplement

ONE OF OUR TOP EXCLUSIVE MEDICARE SUPPLEMENT!

Ace Medsupp plans: here for your clients. The right coverage can make all the difference. Plans that offer attractive features and benefits, including:

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

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