



VITAL MEDICATION PROGRAM

UnitedHealthcare is introducing and improving programs that help make it quicker, easier and less expensive for members to get the prescription medications they need – by offering the right drug, at the right price, in the right setting and with the right support.

Right drug

UnitedHealthcare is introducing more supplies and medications into auto-decisioning prior authorization (PA) programs to combat requirements that can slow access to prescribed medications.

Right price

The Vital Medication Program* offers the preferred drugs listed below at no out-of-pocket cost to members:

- insulin – Rapid, short and long-acting
- epinephrine – Allergic reactions
- glucagon – Hypoglycemia (low blood sugar)
- naloxone – Opioid overuse
- albuterol – Asthma

This will become a standard offering available to UnitedHealthcare fully insured clients with Optum Rx (carve-in) new business plans and for existing plans upon renewal date, as early as Jan. 1, 2023, subject to any required regulatory approval. Self-funded clients can opt-in to this program by reaching out to their UnitedHealthcare representative.

Please contact the Group Health Department with any questions at 800-765-1710.

Get Rewarded 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.



LeadCENTER | MedicareCENTER

Real-time leads available through MedicareCENTER!

Timely leads are important to your success as a Medicare agent. That's why we're so excited to share that LeadCENTER now connects with your CRM in MedicareCENTER, allowing you to set up campaigns and have quality leads delivered right to your account – all at the flip of a switch!

All it takes is a few quick steps to get the leads you need – delivered when and how you want. You're in control!

Sign up today at <https://www.integrityleadcenter.com/login>

Follow prompts in MedicareCENTER to set up campaigns in LeadCENTER

- Check-in with the flip of a switch to start getting leads – exactly when you're ready
- Choose lead types and sources based on your unique business
- Get real-time leads delivered right to your MedicareCENTER account

December 2022

Monday	Tuesday	Wednesday	Thursday	Friday
2	3	4	5	6 LIVE FROM PIPAC
9	10 Group Level Funded Training CF	11 Group Level Funded Training DSM	12	13 LIVE FROM PIPAC
16	17	18	19	20
23	24	25	26	27 LIVE FROM PIPAC
30 PIPAC Closed	31	1	2	3

PIPAC News/Events

Small Group

2/1/2023 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Friday, January 13. 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.

Group Level Funded Training

January 10th, 2023

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

January 11th, 2023

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

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



Jan. 6th, 13th and 27th at 9:00 am CT

It's that time of year again! Every week, we will be doing our Live from PIPAC to better serve you, our agents.

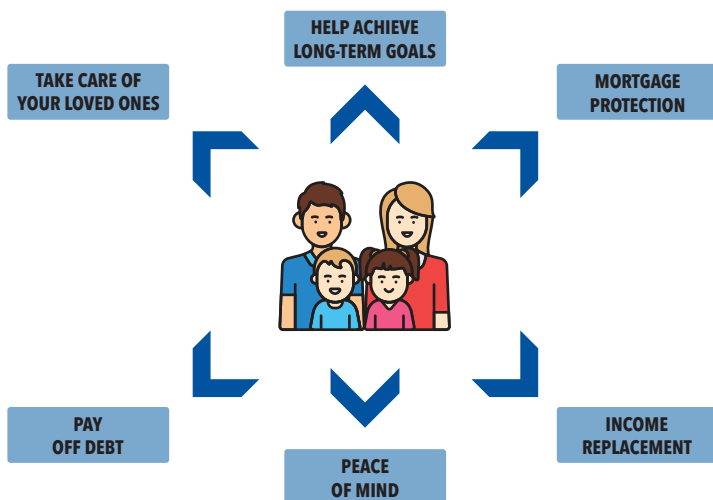
Contact Mackenzie at mackenzie@pipac.com to sign up for this webinar or to find out more about upcoming classes and webinars!

PIPAC.com

800.765.1710

WHY TALK LIFE INSURANCE?

BECAUSE YOUR CLIENT'S FAMILY IS WORTH IT!



**DON'T HAVE THE TIME?
LET PIPAC HELP!**

PIPAC.COM

PIPAC LIFEline is your go to for helping yourself and your clients. Let us do the work for you.

Why should I use PIPAC LIFEline?

- It's easy! Still earn a great commission without the headache of the details!
- We're contracted with multiple carriers in multiple states. We will find the best carrier and product for your client, no matter where they live.
- We have an extremely knowledgeable and friendly staff. Our licensed sales team is up-to-date on education, products, and concept selling. Any type of case can be handled easily, from term to complex estate planning.
- We use our Real-Time Case Management System to closely track every client case. This will keep you updated on the status of the sale at any time.
- We are trained to handle tough questions and personal information. You can still maintain a comfortable relationship with your client.

Visit pipaclifeline.com and see how PIPAC can help or contact our Life Department at 800-765-1710.

800.765.1710



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.

Contact our Individual Health Department at 800-765-1710 if you have any questions.

GROUP LEVEL FUNDED TRAINING



Level Funded has become a legitimate alternative to fully insured plans in the state of Iowa. Level Funded plans often cost less, making it easier for small and mid-sized employers to offer their employees high-quality health care at a more affordable price.

This winter we have our two of the top carriers in the Level-funded market join us as we talk all things Level Funded. Take this opportunity to expand your knowledge from the pros. Your groups will thank you! Topics to be covered include:

- Mechanics of Level Funding
- Plan Design
- Quoting
- Enrollment

Two days to choose from:



Tuesday, January 10th
9am - 12pm

Holiday Inn & Suites
Cedar Falls-Waterloo Event Center

7400 Hudson Road,
Cedar Falls, IA 50613



Wednesday, January 11th
9am - 12pm

Courtyard
by Marriott Ankeny

2405 SE Creekview Drive,
Ankeny, IA 50021

Contact Mackenzie at mackenzie@pipac.com or 319-268-7133 if you have any questions or would like to reserve your spot!



Submit STM rewrites through Coverage Builder

Short Term Medical Rewrites

Search Agent Back Office (ABO) to find all your Short Term Medical (STM) policies expiring in the next 90 days. Then, in ABO, click Quote Individual to start the rewrite process in Coverage Builder.

You can submit a new Allstate Health Solutions Short Term Medical policy before any existing Allstate Health Solutions coverage expires.

It's simple.

1. Submit the application to rewrite. Be sure to check the "Rewrite" box on the first page of the Coverage Builder application.
2. Complete the application with the client. Your client can even select a future initial Draft Date that's closer to the effective date and more convenient for them.
3. Your client will receive the "Application Pending Signature email" from us. Once your client e-signs and submits the application, you will receive an automated confirmation email. This email will alert you that the rewrite has been received. Your client's policy will not appear in your Agent Back Office until the coverage is issued.

That's it. We take care of the rest.

Contact PIPAC if you need any help. 800-765-1710



Visiting with your Annuity clients prior to their maturity date is an important part of servicing your Annuity business. Whether its time for your client to annuitize and select their pay frequency, or it's time to shop for a new and better rate, meeting with these clients is an important part of the process. PIPAC is here to help you keep track of those valuable opportunities.

With PIPAC's Renewal Tracker you will receive a reminder 90 and 60 days prior to the maturity date of those Annuities. This will give you the opportunity to follow through on the promise you made your clients during the original sale and put them in the best situation.

With PIPAC's tools and services paired with the best products in the industry you and your clients are sure to win! Yet another reason to use PIPAC for all your Annuity needs.

Contact our Life Department at 800-765-1710 if you have any questions.



Individual Market: Available All Year Long!

Individual Delta Dental can be sold all year in both the over 65 and Under 65 markets.

Delta Dental has two product portfolios. With the Prime plans, the adult and children benefits pay the same. With the Plus plans, the adult benefits are the same but the children benefits follow the ACA guidelines for children. To see the rates and outlines, go to pipac.com, click on Delta Dental, then the "Forms & Documents" button.

Applications need to be received by Delta Dental on the 21st of the month in order to be enrolled for the first of the following month effective date.

Contact our Individual Health Department at 800-765-1710 if you have any questions.

FOLLOW US



PIPAC.COM

800.765.1710

Important Message



Extended Benefits for Wellmark Members

Above and beyond the federal and state requirements around guaranteed issue rights for a 12-month period, Wellmark will extend the circumstances where someone can switch back to Original Medicare with a Medicare Supplement plan without requiring health questions. Although Medicare-eligible individuals can choose to disenroll from Medicare Advantage and elect Original Medicare with or without Medicare Supplement, they may have to answer health questions to enroll in the Medicare Supplement plan. Wellmark will allow a Wellmark Advantage Health Plan (WAHP) member to disenroll from the Medicare Advantage plan and enroll in a Wellmark Medicare Supplement plan during the Annual Enrollment Period (Oct. 15–Dec. 7 effective Jan. 1) without requiring health questions up to 24 months following the WAHP effective date. If the prior Wellmark Medicare Supplement plan is no longer available or if the member enrolled in the WAHP during their initial enrollment period, the individual can enroll in any of our available MedicareBlue Supplement plans. This Wellmark-to-Wellmark movement will be allowed for enrollments effective on or after Jan. 1, 2022.

Why is this important?

The ability to offer a trial right provides security if a beneficiary's health needs change or they realize that a Medicare Advantage plan does not meet their health care insurance needs. Wellmark is going to take this a step further and extend the traditional trial right period from 12 months to 24 months, extending that level of security. This is an important distinction for either a new-to-Medicare or existing Original Medicare or Medicare Supplement beneficiary that is contemplating a Medicare Advantage plan.

2023 Under 65 Open Enrollment

Dates and deadlines you need to know

January 15, 2023

Open Enrollment Period Ends for 2023

February 1, 2023

Coverage BEGINS for 2023*

*Enrollments completed between January 1 and January 15 will have a February 1 effective date.

Note: If your clients don't enroll in a 2023 plan by January 15, 2023, they can't enroll in a health insurance plan for 2023 unless they qualify for a Special Enrollment Period.



Wellmark's annual O65 Post-AEP Study has been sent out to agents!

The purpose is for the agents to give Wellmark feedback on how they felt the MAPD coverage compares to other carriers. This survey should take about 10 minutes to complete and upon completion, Wellmark will be make a \$25 donation to one of the below charities on their behalf:

1. American Cancer Society
2. American Red Cross
3. Leukemia & Lymphoma Society
4. St. Jude Children's Research Hospital

This is a good way to have your feedback heard and let Wellmark know where they can improve their MA product for next AEP. Let us know if you have any questions on this! Results will be shared around early February.

TAKEOVER YOUR LOCAL MARKET SOUND

Digital Marketing for targeting the Iowa High School Sports Communities you want to take over.

Market your business to the High School sports community you love.

Get new business and create brand loyalty using the #1 High School sports website and app.

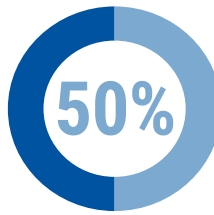
Get a Digital Takeover!

- Step 1 - Contact Us
- Step 2 - Pick Your Favorite Schools
- Step 3 - Takeover your Local Market!

- In-app marketing to fans of schools in your market
- 500,000 Mobile users
- 300 Million views

Contact Casey to get started!
casey@pipac.com | 319-268-7116

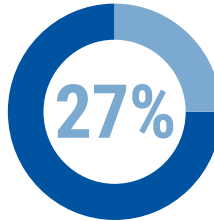
LIFE INSURANCE STATISTICS - INDUSTRY FACTS, FIGURES & DATA



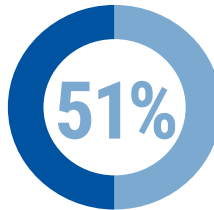
50% of all people searching for life insurance tend to value convenience, speed, and simplicity in underwriting over all other factors.



Less than **6 in 10** people own life insurance.



Of the 54% of Americans who own life insurance policies, **27% participate only in group plans** offered by workplaces or organizations they are part of.



In 2018, **51% of all life insurance policies placed were written by independent agents**. 38% were written by affiliated agents, and just 6% came from direct response marketing efforts.

To see more great or see where we got these great statistics visit: www.bestliferates.org/statistics/

Sudoku Puzzle

LEVEL: Easy

	7			2			4	6	
	6						8	9	
2				8			7	1	5
	8	4			9	7			
7	1							5	9
				1	3		4	8	
6	9	7				2			8
	5	8						6	
4	3				8			7	