

Agency Services **SPOTLIGHT**



JOANIE started with PIPAC in June 2023. Joanie is responsible for processing life and annuity contract requests. She assists with reviewing applications to ensure accuracy, identify missing

information and submit to insurance carriers while also communicating application status to all interested parties. In her free time Joanie likes to cook, tend to her garden and read. Joanie will be helping in the life Department in the absence of Marah while on maternity leave.

GREG MOTIVATOR OF THE MONTH



“More people are willing to pay for a million dollar life insurance than agents that have the courage to ask.”

“If you don’t have something nice to say, don’t say anything at all.”

2024 Medicare Annual Enrollment

Dates and deadlines you need to know:

October 15, 2023

Start SELLING Medicare
Advantage and Prescription
Drug Plans for 2024

December 7, 2023

Open Enrollment Period Ends for 2024

January 1, 2024

Coverage BEGINS for 2024

Note: Certification and Product Training is required for each carrier in order to market and sell. If you have not completed certification - time is running out!

2024 Under 65 Open Enrollment

Dates and deadlines you need to know:

November 1, 2023

Start SELLING Individual and Family Plans for 2024

January 15, 2024

Open Enrollment Period Ends for 2024

January 1, 2024

Coverage BEGINS for 2024*

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

Note: If your clients don't enroll in a 2024 plan by January 15, 2024, they can't enroll in a health insurance plan for 2024 unless they qualify for a Special Enrollment Period.

November 2023

| Monday | Tuesday | Wednesday | Thursday | Friday |
|--------|---|---------------------------------------|----------------------------------|-----------------------|
| 30 | 31 | 1 Med Sup Webinar WoodmenLife | 2 Med Sup Webinar Allstate | 3 LIVE FROM PIPAC |
| 6 | 7 Mastering the Mystery of Med Sups Webinar | 8 Med Sup Webinar Lumico | 9 Med Sup Webinar Aflac | 10 LIVE FROM PIPAC |
| 13 | 14 Med Sup Webinar ACE | 15 Med Sup Webinar MAC Wellabe | 16 | 17 LIVE FROM PIPAC |
| 20 | 21 | 22 PIPAC Gives Back | 23 PIPAC Closed | 24 PIPAC Closed |
| 27 | 28 Mastering the Mystery of Med Sups Webinar | 29 Client Needs Assessment Webinar | 30 Med Sup Webinar ABL | 1 LIVE FROM PIPAC |

PIPAC News/Events

Small Group

12/1/2023 Effective Dates:

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

LIVE FROM PIPAC
11/3/2023 9:00 am
11/10/2023 9:00 am
11/17/2023 9:00 am
12/1/2023 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!



JOIN US AND TAKE TIME OUT CHARITY!

PIPAC Gives Back is teaming up with the Salvation Army Adopt-A-Red Kettle Stand program. On **Wednesday, November 22nd**, our PIPAC Staff will be volunteering at the Hy Vee on University in Cedar Falls. It's a fantastic opportunity to make a difference in your community by donating and also to meet a PIPAC staff member before the holiday season. According to the Salvation Army, the Red Kettle Campaign is the oldest ongoing charitable fundraiser in the United States, supporting various essential programs like providing toys for children, warm coats for the homeless, food for the hungry, and more. They will be there **10:00 am to 6:00 pm!**

Stop by & see us November 22nd!



GET TO KNOW PLAN ENROLL!

Build your business **AND** get quality Medicare leads from a platform with proven national reach.

PlanEnroll is a consumer facing platform that helps people feel **confident in their Medicare choices**, delivering the **positive, straightforward experience they deserve**.

Consumers are empowered to learn, explore, compare, and enroll in the right Medicare plan for them.

PlanEnroll helps consumers have a positive Medicare experience and feel confident in their Medicare choices. Helps you connect with consumers who are looking for personalized guidance.

Differentiate Yourself and Grow Your Impact!

 Marketing
800.765.1710

 marketing@pipac.com



MEDICARE STAR RATINGS AVAILABLE TODAY!

WELLMARK

- Blue Medicare Advantage Enhanced PPO ★★★★★
- Blue Medicare Advantage Valor PPO (PPO) ★★★★★
- Blue Medicare Advantage PPO (PPO) ★★★★★
- Blue Medicare Advantage HMO (HMO) N/A

PDP

- BlueRx Select ★★★★★
- BlueRx Standard ★★★★★
- BlueRx Premier ★★★★★

AETNA

- Aetna Medicare SmartFit (HMO-POS) ★★★★★
- Aetna Medicare Premier (HMO-POS) ★★★★★
- Aetna Medicare SmartFit (PPO) ★★★★★
- Aetna Medicare Eagle (HMO-POS) ★★★★★
- Aetna Medicare Premier (PPO) ★★★★★
- Aetna Medicare Elite (PPO) ★★★★★
- Aetna Medicare Value Plus (HMO-POS) ★★★★★

PDP

- SilverScript Smart Saver ★★★★★
- SilverScript Choice ★★★★★
- SilverScript Plus ★★★★★

HEALTHPARTNERS UNITYPOINT HEALTH

- Health Partners UnityPoint Health Align (PPO) ★★★★★
- Health Partners UnityPoint Health Symmetry (PPO) ★★★★★

MEDIGOLD MERCYONE

- MercyOne Health Plan (HMO) ★★★★★
- MercyOne Health Plan (PPO) ★★★★★
- MercyOne Health Plan Cash Back (HMO) (MA) ★★★★★
- MercyOne Health Plan Cash Back MAPD (HMO) ★★★★★
- MercyOne Health Plan Plus (HMO) ★★★★★

UNITED HEALTHCARE

- AARP Medicare Advantage from UHC-0001 (HMO-POS) ★★★★★
- AARP Medicare Advantage from UHC IA-0004 (PPO) ★★★★★
- AARP Medicare Advantage Patriot No Rx IA-MA01 (PPO) ★★★★★
- AARP Medicare Advantage from UHC IA-0003 (PPO) ★★★★★
- AARP Medicare Advantage from UHC IA-0002 (HMO-POS) ★★★★★

Greater IA

- UHC IA-0001 HMO-POS (H5253-107-2) ★★★★★
- UHC IA-0002 HMO-POS (H5253-108-2) ★★★★★
- UHC IA-0003 PPO (H8768-017-2) ★★★★★
- UHC IA-0004 PPO (H8768-032-0) ★★★★★
- UHC IA-MA01 PPO (Patriot) (H8768-018-0) ★★★★★

Des Moines

- UHC IA-0001 HMO-POS (H5253-107-1) ★★★★★
- UHC IA-0002 HMO-POS (H5253-108-3) ★★★★★
- UHC IA-0003 PPO (H8768-017-1) ★★★★★
- UHC IA-MA01 PPO (Patriot) (H8768-018-1) ★★★★★

Siouxland

- UHC SI-0001-PPO (H1278-007-0) ★★★★★
- UHC SI-MA01-PPO (Patriot) (H1278-019-0) ★★★★★

PDP

- AARP RX Basic ★★★★★
- AARP RX Walgreens ★★★★★
- AARP RX Preferred ★★★★★

WELLCARE

- Wellcare Value Script ★★★★★
- Wellcare Classic ★★★★★
- Wellcare Rx Value Plus ★★★★★

Contact the Individual Department if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com

Help provide
peace of mind
to the ones
you love

Aflac Final Expense Whole Life Insurance



PROTECTION YOU CAN COUNT ON

If your policy has a guaranteed cash surrender value, we have non-foreiture options that offer full or partial benefits, or a partial refund of premiums after a lapse in coverage due to non-payment of premiums. These options allow you to decrease your risk if your policy lapses due to non-payment at the end of your grace period.

Reduced paid-up insurance

This allows your beneficiary to receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.

Extended term insurance

This option is available if extended term insurance values are shown in the Policy Schedule. This option provides level term insurance for the full death benefit amount but for a shorter period of time.

Build cash value automatically

Over time, you can build up a sum of money that may be available to you if you need it. You can borrow your cash value with policy loans exceeding \$1,000 for any reason. Annual interest rate and fees apply.

For complete details of all provisions or benefits, please read your policy carefully.

Automatic premium loan

This option may help pay future premiums. It takes the cash value accrued and applies it toward the premium. If there is not enough cash value to cover the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the above non-foreiture options.

You can elect the non-foreiture option at the time of application and at any time in writing during your lifetime. The option is triggered when your premium remains unpaid at the end of the grace period and you have enough cash value.

The more cash value you have in your policy at the time the non-foreiture option is triggered, the more the paid up benefit or the longer term period you will have.

If you don't effect a non-foreiture option, an appropriate option will automatically apply.

For more information on Final Expense plans contact the Life Department 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!

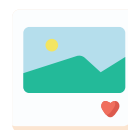
SO EASY TO USE!



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2023 Medicare A & B Summary and Part B & D Indexed

On October 12, 2023, the Centers for Medicare & Medicaid Services (CMS) released the 2024 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2024 Medicare Part D income-related monthly adjustment amounts.

Medicare Part A Premium and Deductible

Part A is Hospital Insurance can cover costs associated with confinement in a hospital or skilled nursing facility.

| When you are Hospitalized for | Medicare Covers | You Pay |
|--|--|---|
| 1 – 60 Days | Most confinement costs AFTER the required Medicare Deductible. | \$1,632 Deductible |
| 61 – 90 Days | All eligible expenses, AFTER the patient pays a per-day copayment. | \$408 per day Copayment as much as \$12,240 |
| 91 – 150 days | All eligible expenses, AFTER patient pays a per-day copayment. (These are lifetime reserve days which may never be used again.) | \$816 per day Copayment as much as \$48,960 |
| 151 days & more | NOTHING | YOU PAY ALL COSTS |
| At least 3 days, & enter a Medicare approved Skilled Nursing Facility within 30 days of discharge. | All eligible expense for the first 20 days; then all eligible expenses for days 21 – 100, after patient pays a per-day copayment | AFTER 20 days \$204 per day Copayment as much as \$16,320 |

Medicare Part B Premium and Deductible

Part B is Medical Insurance and covers physician services, outpatient care, tests & supplies

| On Expenses Incurred for | Medicare Covers | You Pay |
|---|--|--|
| <ul style="list-style-type: none"> • Doctor Office Visits • Lab Tests Outside Hospital • Surgeon's Fee • Anesthesiologist's Fee • Doctor Visits – In Hospital • Doctor Visits – Nursing Facility • Ambulance • Speech Therapy | 80% of all "approved" charges AFTER the required Medicare Deductible | \$240 Deductible PLUS 20% of all "Approved Charges Plus 100%" of any charges above the amount "approved" by Medicare |
| Preventative Services | 100% | NOTHING |

*On all Medicare-covered expenses, a doctor or health care provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expenses in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept "assignment" of a Medicare claim are limited as to the amount they can charge for covered services. In 2024, the most a physician can charge for services covered by Medicare is 115% of the fee schedule amount for non-participating physicians. Medicare Part B Premium for 2024 enrollees is \$174.70 each month.

Part B Monthly Premium

Based on Modified Adjusted Gross Income from 2022

| If you filed an individual tax return and your income in 2022 was: | If you were married but filed a separate tax return and your income in 2022 was: | If you filed a joint tax return and your income in 2022 was: | Part B Premium: |
|--|--|--|-----------------|
| \$103,000 or less | \$103,000 or less | \$206,000 or less | \$174.70 |
| \$103,000 - \$129,000 | Not Applicable | \$206,000 - \$258,000 | \$244.60 |
| \$129,000 - \$161,000 | Not Applicable | \$258,000 - \$322,000 | \$349.40 |
| \$161,000 - \$193,000 | Not Applicable | \$322,000 - \$386,000 | \$454.20 |
| \$193,000 - \$500,000 | \$103,000 - \$397,000 | \$386,000 - \$750,000 | \$559.00 |
| Above \$500,000 | Above \$397,000 | Above \$750,000 | \$594.00 |

Part D Monthly Premium

Based on Modified Adjusted Gross Income from 2022

| If you filed an individual tax return and your income in 2022 was: | If you were married but filed a separate tax return and your income in 2022 was: | If you filed a joint tax return and your income in 2022 was: | You Pay (per month): |
|--|--|--|--------------------------------|
| \$103,000 or less | \$103,000 or less | \$206,000 or less | Your Plan Premium |
| \$103,000 - \$129,000 | Not Applicable | \$206,000 - \$258,000 | Your Plan Premium PLUS \$12.90 |
| \$129,000 - \$161,000 | Not Applicable | \$258,000 - \$322,000 | Your Plan Premium PLUS \$33.30 |
| \$161,000 - \$193,000 | Not Applicable | \$322,000 - \$386,000 | Your Plan Premium PLUS \$53.80 |
| \$193,000 - \$500,000 | \$103,000- \$397,000 | \$386,000 - \$750,000 | Your Plan Premium PLUS \$74.20 |
| Above \$500,000 | Above \$397,000 | Above \$750,000 | Your Plan Premium PLUS \$81.00 |

PIPAC's 2024 Retirement Healthcare Cost Estimator

Plans F and G are available in City and Country themes for Iowa and South Dakota.

GET YOURS ORDERED AND CUSTOMIZED TODAY!

To order, please call Mackenzie at 319-268-7133 or email her at mackenzie@pipac.com

Contact the Individual Department if you have any questions!



Individual Health
800.765.1710



individualdept@pipac.com