

# Marketing Department SPOTLIGHT



**CARLEE** started with PIPAC in July of 2023 as the Graphic Designer. She creates digital and print assets for marketing using creative design and software programs. This includes

emails, landing pages, mailers, and other materials for various product and carrier related communications. In her free time Carlee likes to workout, travel, paint, and spend time with her friends and family. Carlee's favorite teams are the Kansas City Chiefs and the Iowa State Cyclones.

## 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*

**PIPAC.COM**

# HAPPY HOLIDAYS

From all of us at PIPAC!

PIPAC will be closed on the following days in observance of the Holidays:

- Friday, December 22nd, 2023**
- Monday, December 25th, 2023**
- Friday, December 29th, 2023**
- Monday, January 1st, 2024**

We will resume regular business hours on Tuesday, December 26th, 2023 and January 2nd, 2024.

**Have a Safe and Happy  
Holiday Season!**



## Get Rewarded for your Business!

We have created a page that stores all our carriers' bonuses and incentives in one location!! Please visit:

[www.pipac.com/incentives](http://www.pipac.com/incentives)

See all the bonuses and incentives carriers' currently have going on.



**800.765.1710**

# December 2023

Monday	Tuesday	Wednesday	Thursday	Friday
27	28	29	30	1 LIVE FROM PIPAC
4	5 Med Sup Webinar Allstate Wellabe	6 Med Sup Webinar Humana WoodmenLife ABL	7 Mastering the Mystery of Med Sups Webinar	8 LIVE FROM PIPAC
11	12 Med Sup Webinar Aflac Lumico MAC	13 Med Sup Webinar ACE	14 Client Needs Assessment Webinar	15 LIVE FROM PIPAC
18	19 Mastering the Mystery of Med Sups Webinar Part One	20 Minnesota Medicare Sup Competitive Landscape Webinar	21	22 PIPAC Closed
25 PIPAC Closed	26	27	28	29 PIPAC Closed

## PIPAC News/Events

### Small Group

1/1/2024 Effective Dates:

Wellmark and United Healthcare (UHC) new group, renewal and plan change paperwork is due to PIPAC by Friday December 15th. All completed paperwork must be submitted by 3:00 pm to ensure processing.

Please visit [www.pipac.com](http://www.pipac.com) for the complete deadline schedule and other company deadlines.



**12/15/2023 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](mailto:mackenzie@pipac.com)

**to sign up for these webinars!**

**ACA Enrollments Completed by Dec. 15 for a Jan. 1 Start Dates**

**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.



## ONLINE ETHICS

**Tuesday, January 9th, 2024**

9:00 AM - 12:00 PM Virtual | 3 IA Credits Applied

This course will examine ethics as it relates to selling and assisting clients with insurance products, and the responsibility held by those who are in the insurance industry.

**Contact Jennifer Wahl to sign up or learn more information about this virtual class!**

[jwahl@pipac.com](mailto:jwahl@pipac.com)



## 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

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

 Individual Health  
800.765.1710  individualdept@pipac.com



**WoodmenLife®**

Standing Strong For Generations

## Medicare Supplement Insurance

### 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.

### 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



Individual Health  
800.765.1710



individualdept@pipac.com



## ANNUITY RATES ARE INCREASING!

Do you have clients that are apprehensive of volatility in the market?

We have competitive solutions with high rates and full liquidity. Backed by a financially strong company makes these annuities an excellent choice for protecting your client's financial future.

### LET US RUN YOU AN ILLUSTRATION!

Contact our Life Department today if you have any questions!



Life Dept.  
800.765.1710



sales@pipac.com



# MEDICARE

OPEN ENROLLMENT PERIOD (OEP) IS COMING!

JANUARY 1ST – MARCH 31

This period applies to those who are **ALREADY** enrolled in Medicare Advantage

- You can switch to another Medicare Advantage plan (with or without drug coverage).
- You can drop your Medicare Advantage plan and return to original Medicare (Part A&B). \*This lets you add a drug plan.
- CANNOT switch from original Medicare to Medicare Advantage.
- CANNOT Join a Drug Plan if YOU are in Original Medicare.
- CANNOT switch from one drug plan to another if you are in Original Medicare.

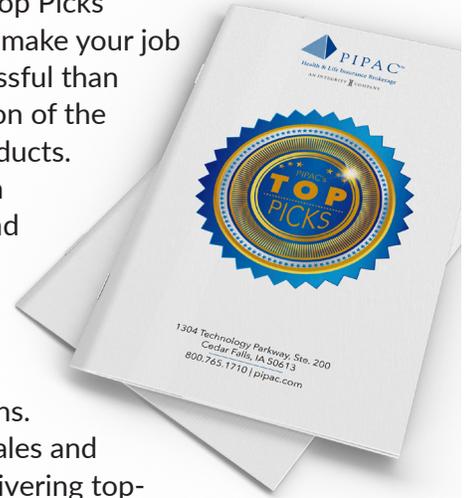
Here are 6 reasons for your clients to consider changing plans

1. You can switch to a higher-quality plan (higher Medicare star-rating).
2. You might save hundreds of dollars per year in another plan
3. You can keep all or more of your doctors in-network.
4. You can find better prescription drug coverage.
5. Your prescriptions changed and another plan would save you money on co-pays.
6. You need a plan with additional benefits (dental, vision, hearing, transportation, OTC, etc.) That better your needs for the year.

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

## 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!**  
Contact our Life Department today if you have any questions!



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!

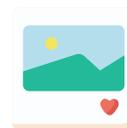
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# EMPLOYEE BENEFITS SOLUTIONS

*3 Hour Continuing Education Credits Available*

Group Benefits clients continue to experience rate increases year after year. As a result agents continue to look at alternative solutions to the standard double-digit rate increases that this space regularly experiences. As the group market in Iowa is experiencing change, an opportunity exists for those agents who understand these alternative solutions.

Join us for a 3-hour CE class covering this market and the solutions that can help PIPAC agents take advantage of the opportunity these changes are creating. During our Employee Benefits Solutions Class, we will cover:

- Market and Financial Trends facing small businesses in Iowa
- Level Funded health solutions from UnitedHealthcare
- Surest offered by UnitedHealthcare
- Voluntary Benefit Solutions that can be added at no cost to the employer

Whether you work with groups of 2 or groups of 100, understanding the market and the solutions that exist is necessary to keeping Iowa groups insured properly.



**Tuesday, January 23rd, 2024**  
9:00 am - 12:00 pm

**West Des Moines Marriott**  
1250 Jordan Creek Parkway,  
West Des Moines, IA 50266



**Wednesday, January 24th, 2024**  
9:00 am - 12:00 pm

**Hilton Garden Inn & Suites**  
4640 North River Blvd NE  
Cedar Rapids, IA 52411



**SCAN HERE TO  
SIGN UP!**

Contact Jennifer Wahl to sign up for these classes! | 319-277-8541 | [jwahl@pipac.com](mailto:jwahl@pipac.com) | [www.pipac.com/EBS](http://www.pipac.com/EBS)



## PIPAC Gives Back teaming up with the Salvation Army Red Kettle Stand



PIPAC Gives Back teamed up with the Salvation Army Adopt-A-Red Kettle Stand program. On Wednesday, November 22nd, our PIPAC Staff volunteered at the Hy Vee on University in Cedar Falls. It was a fantastic opportunity to make a difference in the community by donating and getting 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.

