



WATCH YOUR EMAIL FOR AHIP 2024!

Mark your calendars, as the much-anticipated release of AHIP for 2024 is scheduled for around June 19th, 2023!

Once released, the course will be available on **carrier training sites at a discounted rate**. To take advantage of this opportunity, agents are encouraged to keep an eye on their emails for future notifications from PIPAC and the carriers. Starting early allows agents to complete specific trainings as they become available, ensuring they are well-prepared for the 2024 Annual Enrollment (AEP) starting on October 15th, 2023.

So don't delay, start planning your preparation for AHIP now!

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



GREG MOTIVATOR OF THE MONTH

Build trust with your clients by showing that you care about them as people, not just as customers. Take the time to ask about their hobbies, family, business, and occupation. Finding common interests can help to establish a strong business relationship, leading to a more successful partnership. As Theodore Roosevelt once said, "No one cares how much you know until they know how much you care."

Individual Department SPOTLIGHT



BETH started with PIPAC in April of 1991. Her primary responsibility is to address inquiries from agents regarding product design, qualification, and enrollment procedures, which can differ among insurance carriers.

Additionally, she aids in processing new applications, policy changes, and agent certification requirements. Beth also provides customer service for existing policies, handling inquiries related to benefits, claims, and policy termination. In her spare time, Beth enjoys taking trips to Clinton to visit her new grand babies.

Unlimited Aflac Med Supp incentives? Time to spring into action!

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 April, May, and June 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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June 2023

Monday	Tuesday	Wednesday	Thursday	Friday
29	30	31	1	2 LIVE FROM PIPAC
5	6	7	8 IA Med Supp Selling Smarter Webinar	9
12	13	14	15	16 LIVE FROM PIPAC
19 AHIP Anticipated Release	20	21 Intro to IUL Webinar	22	23
26	27	28	29	30 LIVE FROM PIPAC

PIPAC News/Events

Small Group

7/1/2023 Effective Dates:

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



6/2/2023 9:00 am

6/16/2023 9:00 am

6/30/2023 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!

Selling Smarter: Top Medicare Supplement Options Webinar

Medicare Supplement insurance is more important than ever, and your clients deserve the best coverage at the best rates. That's why you should join us for an upcoming webinar with Integrity Marketing Group & PIPAC to discuss Ace, Allstate, and Aflac. These top carriers offer the best rates, financial stability, and multi-discounts that can save your clients up to 25% on premiums! Don't miss this opportunity to learn how to do business with them and increase your revenue. Register now and secure your spot today!

June 8th- IA Only 2:00 PM

INTRO TO IUL WEBINAR

Join us as we delve into the world of Indexed Universal Life insurance and learn about its unique benefits and advantages. Our expert will provide you with a comprehensive understanding of how this type of insurance works and how it can help you achieve your financial goals. Don't miss out on this informative session that can help you make informed decisions about your financial future.

June 21st - 10:00 AM

Presented by JoAnne Knoll from Brokers International



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 30, 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

ENDS JUNE 30TH, 2023

Life Dept.
800.765.1710

sales@pipac.com



TERM LIFE INSURANCE THAT'S FAST, EASY AND AFFORDABLE

Ease of doing business is a key priority for us, and we know that it is for you and your clients. That's why we're pleased to offer our Accelerated Underwriting Program—now with up to \$3 million in coverage!

Our process is online—from application, to offer, payment and policy delivery—with three potential underwriting paths:

1. Instant coverage

If you qualify, you could get coverage in as little as 18 minutes. Premium payment is required for coverage to be in effect.

2. Accelerated underwriting

If we have questions about your medications or your health history, it may take a little longer to get coverage—typically one to three days—and if you qualify, you'll receive a secure link to complete the process.

3. Full underwriting

Certain conditions may require a medical exam. But we make scheduling it easy—you can do it online. If you qualify, you'll be able to complete the process where you left off, and you could have coverage within 30 days.

Term Period

10, 15, 20, and 30 years

Level Premiums

Premiums are guaranteed not to change for the coverage term period

Minimum Age

20 years old

Policy Sizes

\$100,000 - \$3 million

Renewals

After the term period expires, the policy will automatically renew at annually increasing premiums until you are 95 years old, unless you cancel it.

Contact us today to get appointed!



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2023 WELLMARK ANNUAL CERTIFICATION IS LIVE!

Wellmark Annual Certification started, May 24th, 2023. **Certification must be completed by end of the day, June 16th, 2023.**

To remain eligible to sell Wellmark Blue Cross and Blue Shield products, please make sure to complete the certification within the allotted three-week period. If training is not completed, you will lose your appointment and cannot reappoint for 2 years! This training should only take about 30 minutes.

Who needs to complete the certification?

All appointed Wellmark agents will be required to complete the compliance training. Agents who are licensed and appointed to sell in South Dakota will be automatically enrolled in a two-part curriculum that includes a course on Multiple Employer Welfare Arrangements (MEWA). Iowa only appointed agents will not be assigned the MEWA training. Wellmark will be sending out an instructional email.

Starting from May 24th, access to certifications were granted through the Blue Learning Center on Wellmark's Producer Connection website. Visit either www.wellmark.com or <https://wellmark.pinpointglobal.com/Apps/Training/Default.aspx>

What if I cannot complete the certification during that timeframe? Some agents will not be able to complete the certification within the three-week timeframe due to extenuating circumstances. If you or any of your agents need to request an extension, please send the request to channelmanagement@wellmark.com and to Jenny at jenny@pipac.com, as soon as possible. In the request, please include the following:

1. A general reason for the extension request.
2. The timeframe the agent will be out of the office.

This Annual Certification does not take the place of the Centers for Medicare and Medicaid Services (CMS), FFM certification for the Marketplace, or the Medicare Advantage or Prescription Drug certification.



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ACE Medicare Supplement

AGENT INCENTIVE!

April 1, 2023 - June 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!

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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!

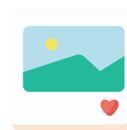
SO EASY TO USE!



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MultiDiscount
MedSupp plans from Allstate



ALLSTATE HAS THE MEDSUPP PRODUCT YOU'VE BEEN WAITING FOR.

Allstate Health Solutions is not the only carrier to offer MedSupp insurance, but you can't miss our exclusive savings package, MultiDiscount. Give your customers the kind of plans they can rely on for financial peace of mind, with discounts created just for them.

EXCLUSIVE MULTIDISCOUNT BENEFITS

Allstate has created an exclusive suite of discounts and upgrades that your customers will love and you will appreciate. Here's what your customers will enjoy from **Allstate's MultiDiscount**:

- Roommate discount - 7%
- Dual Applicant discount - 10%
- Activity tracker discount - 5%
- Annual payment discount - 10%
- Dental discount: combine Allstate DVH with MedSupp and save 10% on Dental

Plus, agents get support and resources to streamline enrollment and simplify their customers' process, saving time for everyone:

- Any-day effective date
- InstaDecision: no waiting, no paperwork to file, Instant ID cards
- Signature Options include: security questions, Electronic signature and voice signature
- Touchless application process for security and ease of enrollment

MEDSUPP PLANS OVERVIEW

Allstate's MedSupp Insurance plans offer options A, F, HDF, G and N. Our plans provide the industry-standard level of MedSupp benefits that you already expect.

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Get ready for a thrilling opportunity that can skyrocket your success as an insurance agent. In this newsletter, we'll share three compelling reasons why selling Medicare Supplement policies is your ticket to greatness. Brace yourself for an exhilarating ride!

Tap into a Thriving Market:

The Medicare landscape is expanding rapidly, thanks to the rising number of baby boomers retiring. Selling Medicare Supplement policies positions you at the forefront of this booming market, with countless potential customers seeking comprehensive coverage. Be the agent who meets their needs and ride the wave of success!

Earn Lucrative Commissions:

Financial rewards are a major motivator, and selling Medicare Supplement policies offers fantastic commissions. Capitalize on your expertise, boost your income, and establish yourself as a trusted advisor. It's a win-win situation that secures your financial stability.

Build Lifelong Client Relationships:

Trust and rapport are crucial in the insurance industry. By offering Medicare Supplement policies, you become a reliable partner, guiding clients through their healthcare journey. These strong connections lead to referrals and repeat business, catapulting your success and reputation.

Are you excited yet? Selling Medicare Supplement policies opens doors to unlimited potential. Stay informed, seek mentorship, and keep learning to excel in this thriving market.

Get ready to embark on a remarkable journey! Harness your passion, leverage your expertise, and make a profound impact on individuals seeking comprehensive Medicare coverage. Together, let's revolutionize healthcare and create a brighter future for all.

Wishing you incredible success in selling Medicare Supplement policies!

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